

## SCHEDULE OF BENEFITS

**Policy Effective Date:** September 1, 2016

**Policy Anniversary Date:** September 1

**Policy Number:** SGM-607683

### Class Definition

You are eligible for insurance if you are a member of the class defined below.

All active, Full-time Employees of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

### Your Eligibility Waiting Period

The Eligibility Waiting Period is the period of time you must be in Active Service to be eligible for coverage. It will be extended by the number of days you are not in Active Service.

If you were hired on or before the Policy Effective Date:

The first of the month following 30 days of Active Service

If you were hired after the Policy Effective Date:

The first of the month following 30 days of Active Service

## LIFE INSURANCE BENEFITS

### Employee Benefits

Amount of Insurance	An amount elected in units of \$10,000
Minimum Benefit:	\$20,000
Guaranteed Issue Amount:	the greater of a) or b) below: a) \$150,000, or b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit:	the lesser of 5 times Annual Compensation or \$500,000

The Maximum Benefit will be rounded to the next higher \$10,000, if not already a multiple thereof.

Age Based Reductions	When you are age 70 or older, your Life Insurance Benefit will reduce to the percentage shown below: 67% of the Life Insurance Benefit at age 70 44% of the Life Insurance Benefit at age 75 44% of the Life Insurance Benefit at age 80 44% of the Life Insurance Benefit at age 85 44% of the Life Insurance Benefit at age 90 44% of the Life Insurance Benefit at age 95
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Benefits reductions will be effective on the Policy Anniversary Date coinciding with or next following the Employee's attainment of age as specified in schedule above.

Accelerated Benefits Maximum Benefit:	80% of the Maximum Benefit applicable to your Life Insurance Benefits to a maximum of \$200,000
Terminal Illness Benefit	You can elect up to 80% of Life Insurance Benefits in force on the date you are determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$200,000.
Specified Disease Benefit Maximum Benefit:	\$25,000

**Spouse Benefits**

Amount of Insurance Guaranteed Issue Amount:	An amount elected in units of \$5,000 the greater of a) or b) below: a) \$50,000, or b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit:	\$250,000

Your Spouse's Life Insurance Benefits cannot exceed 50% of your Life Insurance Benefits.

Accelerated Benefits Maximum Benefit:	80% of the Maximum Benefit applicable to Spouse Life Insurance Benefits.
Terminal Illness Benefit	The insured can elect up to 80% of Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill.
Specified Disease Benefit Maximum Benefit:	25% of the Maximum Benefit applicable to Spouse Life Insurance Benefits.

**Dependent Child Benefits**

Amount of Insurance Maximum Benefit:	An amount elected in units of \$1,000 \$10,000 The Maximum Benefit for a Dependent Child who is less than 6 months old is \$500.
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All Dependent Child benefits are Guaranteed Issue.