SCHEDULE OF BENEFITS

BASIC EMPLOYEE LIFE INSURANCE

All Eligible Employees $5,000*
(No cost to you)

OPTIONAL EMPLOYEE LIFE INSURANCE

Your choice of the following amounts:*

$250,000/$225,00/$200,000/$175,000/$150,000/$130,000/$100,000/$90,000/
$80,000/$70,000/$60,000/$50,000/$40,000/$30,000/$20,000/$10,000

*See "Reductions at age 70 & Over."

OPTIONAL DEPENDENT LIFE INSURANCE

Your choice of the following amounts:*

- $50,000, $40,000, $30,000, $20,000 or $10,000 on your spouse
- $20,000, $15,000, $10,000 or $5,000 on each of your eligible children

You choose either:
Family coverage, Spouse only coverage or Child(ren) only coverage

Optional Dependent Life Insurance is available only to those eligible employees who are insured for Optional Employee Life Insurance. You must choose the same amount of optional employee life insurance or more on yourself in order to purchase optional dependent life insurance on your dependents.

YOUR MONTHLY COST

Optional Employee Life Insurance	Monthly Payroll Deduction
$250,000	$41.25
225,000	37.13
200,000	33.00
175,000	28.88
150,000	24.75
**130,000	21.45
100,000	16.50
90,000	14.85
80,000	13.20
70,000	11.55
60,000	9.90
50,000	8.25
40,000	6.60
30,000	4.95
20,000	3.30
10,000	1.65

Optional Dependent Life Insurance

Spouse		Child	
Coverage	Cost	Coverage	Cost
$50,000	$20.00	**20,000	4.00
40,000	16.00	15,000	3.00
**30,000	12.00	10,000	2.00
20,000	8.00	5,000	1.00
10,000	4.00		

** All amounts up to and including this coverage amount are guaranteed issue as defined in When Your Insurance Starts.