SCHEDULE OF BENEFITS Superior Court of California, County of Kern – 301718 Effective: March 1, 2011

Class of Employees

This schedule covers the following class(es) of Employees of companies and affiliates controlled by the Policyholder:

All active full-time Represented Employees residing in the United States, excluding temporary and seasonal employees

Description of Class:

Employees are considered full-time if they customarily work: 40 hours per biweekly pay period

Employee Waiting Period:

An Employee is eligible for insurance on the first day of the month following the date he completes 30 days of continuous employment with the Policyholder

If the Covered Person's employment ends and the same employer rehires him within one year, We will apply his previous employment in an eligible class toward completing the Waiting Period.

Cost of Insurance: The Covered Person is not required to contribute to the cost of his Basic insurance. The Covered Person is required to contribute to the entire cost of his Supplemental insurance.

Covered Person Insurance:

Basic Life Insurance Benefit:

\$10,000

Basic Life Insurance Benefit will reduce to 65% at age 65, 50% at age 70 and terminate at retirement.

Supplemental Life Insurance Benefit:

The benefit amount applicable to the Covered Person is that which is elected at the time of enrollment.

\$10,000 to \$500,000 in increments of \$10,000

Supplemental Life Insurance Benefit will reduce to 65% at age 65, 50% at age 70 and terminate at retirement.

Basic Accidental Death and Dismemberment Benefit:

\$10,000

Basic Accidental Death and Dismemberment Benefit will reduce to 65% at age 65, 50% at age 70 and terminate at retirement.

Basic Accidental Death and Dismemberment Benefits are issued on a:

☑ 24 hour basis
☐ non-occupational basis

Accelerated Death Benefit: Up to 50% of the combined Basic Life Insurance and Supplemental Life Insurance amount in force to a maximum of \$50,000. Employee must have at least \$10,000 in Basic Life Insurance in-force to qualify for this benefit.

Dependent Life Insurance:

The Dependent's Insurance included in this Certificate applies only to Employees who have elected, paid premiums and are insured for Dependent Insurance.

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SCHEDULE OF BENEFITS (continued)

Dependent: Includes

- 1. a legal Spouse; and
- 2. any married or unmarried Child.

The Child must be under 26 years of age and:

- 1. A natural child.
- 2. A stepchild.
- 3. A legally adopted child.
- 4. a child placed for adoption.
- 5. A child for whom legal guardianship has been awarded to the Covered Person or the Covered Person's Spouse.

However, the term Child will include a Child over the limiting age if the Child is:

- 1. unmarried; and
- 2. physically or mentally disabled; and
- 3. financially dependent upon the Covered Person.

No one can be a dependent of more than one Covered Person.

Supplemental Life Insurance Benefit:

Spouse

\$10,000 to \$500,000 in increments of \$10,000

Child (each)

• From live birth but less than 26 years \$10,000 of age

Evidence of Insurability Requirements

Evidence of insurability will be required:

- 1. for any amount of Employee Supplemental Life Insurance in excess of \$150,000.
- 2. for any elected increase in the amount of Employee Supplemental Life Insurance.
- 3. for any amount of Dependent Spouse Supplemental Life Insurance in excess of \$20,000.
- 4. for any elected increase in the amount of Dependent Supplemental Life Insurance.