

## AMOUNT OF COVERAGE AVAILABLE

### ***Your Basic and Supplementary Life and AD&D Insurance***

If you are eligible, the Company automatically provides you with basic life and basic **AD&D** insurance of one times your **total annual pay (TAP)**, limited to \$1 million, at no cost to you. You have the option of waiving basic life and/or basic **AD&D** insurance and receiving additional cash, which is taxable. (Executives may not waive basic life insurance.) You also have the option of purchasing supplementary coverage.

The following coverages are available to you:

<b>Type of Insurance</b>	<b>Who Can Be Covered</b>	<b>Amount of Coverage*</b>	<b>When Benefits Are Paid</b>	<b>Who Receives Benefits</b>	<b>Who Pays the Cost</b>
Basic Life**	You	1 x <b>TAP</b> (limited to \$1 million) or waive	Your death	Your beneficiaries	The Company
Supplementary Life	You	7 options, from 1 x <b>TAP</b> to 7 x <b>TAP</b> (limited to \$2.5 million)	Your death	Your beneficiaries	You
Basic <b>AD&amp;D</b> **	You	1 x <b>TAP</b> (limited to \$1 million) or waive	Certain accidental losses	You	The Company
			Your accidental death	Your beneficiaries	The Company
Supplementary <b>AD&amp;D</b>	You	7 options, from 1 x <b>TAP</b> to 7 x <b>TAP</b> (limited to \$2.5 million)	Certain accidental losses	You	You
			Your accidental death	Your beneficiaries	You
*The benefit amount as of December 31, 2005 will be grandfathered if it is in excess of the applicable limit.					
**If you are still working when you reach age 66, the amount of your <b>Company-paid basic coverage</b> begins to reduce. For more information, see "If You Work Beyond Age 65."					

The employee-paid options are completely independent of each other. This means you do not have to choose the same option for supplementary life insurance as you do for supplementary **AD&D** insurance.

**Cash Accumulation Fund**

If you are a participant in the Supplementary Life Insurance Plan, you have the option of contributing to a **Cash Accumulation Fund**. This is a personal fund in which you make fixed dollar contributions directly to the Insurer (see “Important Contacts”). The maximum amount you may contribute depends on your age and coverage amount.

The **Cash Accumulation Fund** earns a competitive interest rate that is guaranteed never to be lower than 4%. Your **Cash Accumulation Fund** is not taxed unless you withdraw more than you have contributed. You may withdraw or borrow against the money in your fund at any time. The balance in your **Cash Accumulation Fund** may be used to pay for your cost of insurance in retirement or to purchase paid-up insurance. Any balance remaining in your fund at the time of your death will be added to your life insurance amount and paid income tax-free to your beneficiaries.

Contact the Insurer (see “Important Contacts”) for more information on contributing to a **Cash Accumulation Fund**.

**Dependent Life and Dependent AD&D Insurance**

You may elect dependent life and/or dependent **AD&D** insurance for your **eligible dependents**. You pay the full cost for these coverages. The following coverage options are available.

<b>DEPENDENT LIFE AND DEPENDENT AD&amp;D INSURANCE OPTIONS</b>		
<i>If You Elect to Cover</i>	<i>Dependent Life Insurance</i>	<i>Dependent AD&amp;D Insurance</i>
<i>Your <b>lawful spouse</b> or <b>domestic partner</b>*</i>	<ul style="list-style-type: none"> <li>• No coverage</li> <li>• \$10,000</li> <li>• \$15,000</li> <li>• \$20,000</li> <li>• \$50,000</li> </ul>	<ul style="list-style-type: none"> <li>• No coverage</li> <li>• \$25,000</li> <li>• \$50,000</li> <li>• \$75,000</li> <li>• \$100,000</li> </ul>
<i>Your <b>children</b></i>	<ul style="list-style-type: none"> <li>• No coverage</li> <li>• \$5,000</li> <li>• \$10,000</li> </ul>	<ul style="list-style-type: none"> <li>• No coverage</li> <li>• \$5,000</li> <li>• \$10,000</li> </ul>
<p>*In some cases, your <b>lawful spouse</b> or <b>domestic partner</b> may be required to submit a satisfactory Statement of Health (see “Proof of Insurability”). Proof of insurability does not apply for dependent <b>AD&amp;D</b> insurance or for any coverage on your <b>children</b>.</p>		

These options are completely independent of each other. This means you do not have to choose the same option for dependent life as you do for dependent **AD&D** insurance. Benefits are payable to you if one of your covered dependents dies or sustains a covered loss.

### ***About Pay and Insurance***

The amount of your basic life, supplementary life, basic **AD&D** and supplementary **AD&D** insurance coverage is based on the **total annual pay** used to determine your premium cost.

### ***How a Pay Change Affects Your Coverage***

Since your **total annual pay** is calculated when you are hired or prior to annual enrollment, the amount of your coverage for basic life, basic **AD&D**, supplementary life and supplementary **AD&D** insurance will not change until the next Plan Year even if your **annual rate of** pay changes during the year.

A pay change will not affect any dependent coverage you may have since those amounts are not related to your **total annual pay**.