

INTRODUCTION

The Avaya Inc. Life Insurance Plans for salaried retirees (Life Insurance Plans) is designed to provide financial assistance to your family upon your death.

If you retire under the Service-Based Program provision of The Avaya Inc. Pension Plan for Salaried Employees and you are an **eligible retiree**, the company automatically provides you with basic coverage of generally one times your **total annual pay**, limited to \$1 million (see "Who Is Eligible"). This coverage is reduced immediately by 10% at retirement (or age 66 if retired prior to October 1, 2001 or retired under the 2001 Voluntary Pension Enhancement Program) and then an additional 10% each year thereafter until coverage reaches 50% of your pre-retirement **total annual pay**. Basic life insurance coverage is provided at no cost to you.

You are also eligible for supplementary life insurance coverage if you had supplementary life insurance coverage immediately before your retirement. The Insurer (see "Important Contacts") will direct bill you for your supplementary life insurance coverage. Supplementary life insurance coverage ends at age 95.

Special Note to Beneficiaries

While we encourage you to review this entire document to familiarize yourself with the insured person's benefits under the Life Insurance Plans, the following two sections were specially designed to assist you in quickly and easily filing a claim for benefits:

- Claim Procedures for Beneficiaries
- Helping Your Beneficiaries File a Claim