

Basic Life Benefit Summary

Coverage	Benefit	Definition
Flat Amount	\$25,000	The Life Insurance Benefit Amount.
Guarantee Issue	\$25,000	Amount of benefit guaranteed. Benefits over this amount are subject to proof of good health. Evidence of Insurability must be submitted and approved.
Age Reduction Schedule	65% @65, 50% @70	The benefits will be reduced to 65% of original amount at age 65 and 50% of the original amount at age 70.
Premium Contribution	Contributory	Contributory is when the employer and employee share the cost of the coverage.

✓ Conversion is included.

Additional Notes:

- Benefit provisions, exclusions and limitations may vary as a result of state specific requirements.
- Premiums may vary by age.
- The Policy will continue, upon timely payment of premium, unless we cancel because the Policyholder did not meet his obligations stated in the Policy, including providing information needed to administer the Policy, or the participation level drops below the level stated in the Policy.
- Individual coverage will continue, upon timely payment of premium, unless terminated because the Covered Person's insurance under the Policy terminates, or the dependent no longer meets the specific eligibility requirements stated in the Policy or the Policy terminates.
- Life and Disability products in New York by Unimerica Life Insurance Company of New York. Unimerica Life Insurance Company of New York in New York, NY.
- This Benefit Summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are contained in the Certificate of Coverage received upon enrollment in the plan. If this Benefit Summary conflicts in any way with the Policy issued to the employer, the Policy shall prevail.