## SECTION 1 - SCHEDULE OF BENEFITS
## BASIC INSURANCE

CLASS 001
CLASSIFICATION:
All Eligible Full-Time Employees

LIFE AMOUNT:
$75,000

AD&D PRINCIPAL SUM:
$75,000

ACCELERATED LIFE BENEFIT (ALB): This benefit is included for this class in this policy. The Employee may request payment of 25%, 50% or 75% of the Life Amount shown above. This benefit is available on a Life Amount of $10,000 or more. The maximum payment is limited to 25%, 50%, or 75% of the Life Amount shown above or $56,250, whichever is less. See Section 13.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT: This benefit is included for this class in this policy. See Section 12.

ADDITIONAL ACCIDENTAL DEATH BENEFITS:

SEAT BELT BENEFIT: This benefit is included for this class in this policy. See Section 12A.
AIR BAG BENEFIT: This benefit is included for this class in this policy. See Section 12B.
REPATRIATION BENEFIT: This benefit is included for this class in this policy. See Section 12C.
CHILD HIGHER EDUCATION EXPENSE BENEFIT: This benefit is included for this class in this policy. See Section 12D.
CHILD CARE BENEFIT: This benefit is included for this class in this policy. See Section 12E.

ANNUAL BASE SALARY: Annual Base Salary with no Commissions or Bonuses. Annual Base Salary excludes overtime.

CHANGES IN INSURANCE COVERAGE: First of the Month. See Section 6.

CONTRIBUTIONS: Employee premium contributions are not required. See Section 4.

ELIGIBILITY: First of the Month. See Section 3.

FULL-TIME EMPLOYEE REQUIREMENT: 35 hours or more per week. See Section 2, Definitions - Employee, and Section 3, Eligibility.

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GUARANTEED ISSUE AMOUNT: $75,000. Any amount of coverage for which You request greater than the Guaranteed Issue Amount will only be available following written approval by AUL. Approval will be based on Evidence of Insurability and information satisfactory to AUL. If coverage for amounts greater than the Guaranteed Issue Amount is approved, coverage will begin on the date identified in writing by AUL. See Section 4, Individual Effective Date.

INDIVIDUAL EFFECTIVE DATE: First of the Month. See Section 4.

INDIVIDUAL REINSTATEMENTS: First of the Month. See Section 11.

INDIVIDUAL TERMINATIONS: End of the Month. See Section 9.

REDUCTIONS: Upon attainment of the age 70, the Life Amount and AD&D Principal Sum will reduce by 50%. Upon attainment of the age 75, the Life Amount and AD&D Principal Sum will reduce by 75% of the original amount.

Reductions will be based upon the Life Amount prior to the payment of any Accelerated Life Benefit.

TERMINATIONS: Terminations are governed by the Individual Terminations Section. See Section 9.

TOTAL DISABILITY: The definition for Total Disability and Totally Disabled included in this certificate is the standard any occupation definition. See Section 2.

WAITING PERIOD for Present Employees hired before the policy effective date: First of the Month following 0 days. See Eligibility Section 3.

WAITING PERIOD for New Employees hired on or after the policy effective date: First of the Month following 0 days. See Eligibility Section 3.

WAIVER OF PREMIUM FOR TOTAL DISABILITY: This benefit is included in this certificate.
Reductions are applicable to this benefit. See Section 8.