Plan Highlights

Group Supplemental and Dependent Life Insurance

Loyola University

ELIGIBILITY
Faculty and Staff classified by the Employer as an .80 FTE or higher up to 1.0 FTE

Dependents: You must be insured in order for Dependents to be covered.
Dependents are:
- your legal spouse not legally separated or divorced from you
- your unmarried financially dependent children*.
  *natural and adopted children; stepchildren and foster children in your custody.
Age limit does not apply to handicapped children.
- A person may not have coverage as both an Employee and Dependent.
- Only one insured spouse may cover Dependent children.

BENEFIT AMOUNT
Supplemental Life
1-5 times Earnings, rounded to the next higher $1,000, subject to a maximum of $500,000, minimum of $10,000

Dependent Life
A choice of $5,000 to $50,000 (in $5,000 increments), $60,000 to $100,000 (in $10,000 increments) (spouse amount may not exceed 100% of employee amount)

Dependent Child(ren)
Birth to 6 months: $1,000
6 months and over: $5,000

GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)
Employee: $250,000
Spouse: $25,000
Child: all child amounts are guaranteed issue

CONTRIBUTION REQUIREMENTS

Supplemental Life:
Coverage is 100% employee paid.

Spouse: Coverage is 100% employee paid.

Dependent Child(ren): Coverage is 100% employee paid.

BENEFIT REDUCTION DUE TO AGE (applicable to employee/spouse coverage)

<table>
<thead>
<tr>
<th>Original Benefit</th>
<th>Reduced To</th>
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</thead>
<tbody>
<tr>
<td>69</td>
<td>65%</td>
</tr>
<tr>
<td>74</td>
<td>40%</td>
</tr>
<tr>
<td>75+</td>
<td>20%</td>
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FEATURES
- Portability

EXCLUSIONS
For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.