



The Lafayette Life Insurance Company

United Cerebral Palsy

Group Life and AD&D

Schedule of Benefits

Class	Description of Class	Life Benefit	AD&D Benefit
1)	All eligible full time employees	Flat: 10,000	Flat: 10,000

Reduction: Life and AD&D amounts will be reduced by 35% @ 65; 60% @ 70; 70% @ 75; 80% @ 80; 85% @ 85; 90% @ 90; 95% @ 95 and will terminate upon retirement. All reduction percentages indicated apply to amounts in effect at age 64.

Miscellaneous Provisions

1. Life coverage includes Waiver of Premium to age 65.
2. Standard Actively-at-Work Provision will apply- 30 hours per week.
3. Includes 24 Hour AD&D Coverage.
4. This Plan is 100% Employer provided.