

## Group Life and Accidental Death and Dismemberment Plan

<b>Basic Life Insurance</b>	<b>Principal Life Insurance Company (Effective 6/1/06)</b>
<b>Employee</b>	200% Basic Annual Compensation
<b>Retiree under 65 <sup>(1)</sup></b>	\$5,000
<b>Retiree 65 and over</b>	\$5,000
	24 hour-a-day coverage
<b>Accidental Death Benefit</b>	
<b>Employee</b>	Equals the insured's life insurance benefit.
<b>Retiree under 65</b>	None
<b>Retiree 65 and over</b>	None
	24 hour-a-day coverage
<b>Accidental Dismemberment Benefit</b>	100% of life benefit for loss of both hands, feet, or eyes; or for loss of combination of hands, feet, or eyes.
<b>AD&amp;D Features</b>	Seatbelt and Airbag, Education and Repatriation Benefits; 365-day Event Period
<b>Conversion Privilege</b>	Insurability not required if converted within 31 days.
<b>Accelerated Benefit</b>	If terminally ill and life expectance is 12 months or less, may request a portion of life insurance benefit.
<b>Age Reduction Schedule (Employees Only)</b>	Coverage is 65% of pre-age 65 amount at age 65, 50% at age 70, and 35% at age 75.
<b>Voluntary Life Insurance</b>	
<b>Employee</b>	Up to \$500,000 (Excluding Basic Life Insurance)
<b>Spouse</b>	Up to \$100,000
<b>Children</b>	Up to \$10,000

Rates based on employee's age. Underwriting required for amounts over \$400,000 for employee and \$50,000 for spouse. All amounts elected can be ported to age 75.