

GROUP TERM LIFE INSURANCE BENEFIT

BENEFIT

We will pay Your beneficiary the amount of life insurance in force on the date of Your death provided:

1. You are insured under the Policy on the date of death, and
2. We receive proof of death.

Basic GTL insurance will be payable in accordance with all Policy provisions and the amount will be determined according to the Schedule of Benefits. Voluntary GTL insurance will be payable in accordance with all Policy provisions and the amount will be determined according to the Schedule of Benefits and the amount You selected and for which You were approved.

**SUICIDE EXCLUSION
(Not applicable to Basic GTL)**

No life insurance benefits, including Waiver of Premium, will be payable for a death which is caused by suicide or attempted suicide, while sane or insane, within two years from the effective date of Your Voluntary GTL coverage. In the event of death by suicide, Voluntary GTL benefits will be limited to a refund of the premiums paid. The suicide exclusion also applies from the effective date of any additional benefits or increases in Voluntary GTL coverage.

This suicide exclusion does not apply to:

1. Basic GTL coverage;
2. Voluntary GTL for insured persons covered under the Prior Plan for more than two years, except for any benefit amounts in excess of the Prior Plan's benefits. If You were covered under the Prior Plan for less than two years, credit will be given for the time You were insured under the Prior Plan.

SEAT BELT BENEFIT

We will pay an additional benefit, the Seat Belt Benefit, of the lesser of 10% of Your Life Insurance Benefit on the date of an Accident or \$10,000 if You die as the result of an Accident that occurs while You are covered under the Policy, and the following conditions are met:

1. You were driving or riding in an automobile driven by a licensed driver who was neither:
 - a. intoxicated or driving while impaired. Intoxication and impairment shall be determined by the law of the jurisdiction in which the Accident occurs, with or without conviction; nor
 - b. under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by a licensed physician and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence.
2. the automobile is equipped with Seat Belts;
3. the Seat Belt was in actual use and properly fastened at the time of the Accident; and
4. the position of the Seat Belt is certified in the official report of the Accident or by the investigating officer. A copy of the police Accident report must be submitted with the claim.

If such certification is not available and if it is unclear whether the Insured was properly wearing a Seat Belt, then We will pay an additional benefit of \$1,000.

Seat Belt means those belts that form an occupant restraint system.

Automobile means a self-propelled private passenger motor vehicle with four or more wheels which is of a type both designed and required to be licensed for use on the highways of any state or country. Automobile includes, but is not limited to a sedan, station wagon, jeep-type vehicle, or a motor vehicle of the pickup, panel, van, camper or motor home type. Automobile does not include a mobile home or any motor vehicle which is used in mass or public transit.