

Supplemental Life Insurance Benefit Highlights

Benefit	Coverage Amount
Insurance Provider	Sun Life
Employee Supplemental Life Insurance	Increments of \$10,000 to a maximum of five times earnings or \$500,000 or 5x salary
Guarantee Issue	\$130,000 (if coverage applied for within 31 days of eligibility)
Portability & Conversion	Included
Coverage Reduction	Reduces to 67% of original amount at age 65; and to 34% of original amount at age 70

Spouse Supplemental Life Insurance	Increments of \$5,000 to a maximum of \$250,000 not to exceed 50% of employee benefit
Guarantee Issue	\$50,000 (if coverage applied for within 31 days of eligibility)
Coverage Reduction	Reduces to 67% of original amount at age 65; and to 34% of original amount at age 70

Child(ren) Supplemental Life Insurance (unmarried 6 months to under age 26)	Choice of \$5,000 or \$10,000 (cannot exceed 50% of the employee's benefit) <i>Maximum Benefit of \$500 if less than 6 months old</i> <i>Reminder: It is the responsibility of the policyholder to notify Marshall County upon the attainment of age maximum for dependents covered on supplemental life.</i>
Guarantee Issue	Entire amount (if coverage applied for within 31 days of eligibility)