

Applied Intellect LLC
000940226545
SCHEDULE OF INSURANCE
For
Class 1 - All Full-Time Employees

MINIMUM HOURS: 40 hours per week

WAITING PERIOD: (For date insurance begins, refer to “Effective Dates of Coverages” section)
None

LIFE AND AD&D INSURANCE

	Benefit Amount
Personal Life Insurance	\$50,000
AD&D Insurance Principal Sum	\$50,000

Personal Life and AD&D Insurance will be reduced as follows:

- At age 65, benefits will reduce by 35% of the original amount;
- At age 70, benefits will reduce an additional 25% of the original amount;
- At age 75, benefits will reduce an additional 15% of the original amount.

Benefits will terminate when you retire.

If you first enroll for Personal Life and AD&D Insurance at age 65 or older, the above age reductions will apply to:

- Any Guarantee Issue Amount available without evidence of insurability; and
- The maximum amount of insurance for which you are eligible.