



Savannah Chatham Public School
Basic Life Benefit Summary
Class 1 - All Full-Time Eligible Employees

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| Full-time Employee Requirement | An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 20 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work. |
| Life Amount | \$10,000 |
| Guaranteed Issue Amount | \$10,000 |
| Reduction Schedule | The Life Amount will reduce to 65% of the amount shown above when the Employee reaches age 70. See Certificate for further benefit reductions due to age. |
| Accelerated Life Benefit | The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate. |
| Waiver of Premium | AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 65 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability. |
| Conversion | If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision. |
| Exclusions | This plan will not cover any disability resulting from war, declared or undeclared or any act of war; active participation in a riot; intentionally self-inflicted injuries; commission of an assault or felony. |

This information is provided as a Benefit Outline. It is not a part of the insurance policy and does not change or extend American United Life Insurance Company's® liability under the group Policy. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the group Policy, the Policy will prevail.