ELIGIBILITY
All Active Full-Time employees hired prior to January 1, 2008, not included in any other class, working 35 hours per week and no less than 39 weeks per year.

BENEFIT AMOUNT
Basic Life:
3 times Earnings, rounded to the next higher $1,000, subject to a maximum of $650,000

GUARANTEED ISSUE
Employee: $650,000

CONTRIBUTION REQUIREMENTS
Coverage is employer paid.

VALUE ADDED SERVICES
- Bereavement Counseling Service
- Travel Assistance Service

BENEFIT REDUCTION DUE TO AGE

<table>
<thead>
<tr>
<th>Age</th>
<th>Original Benefit</th>
<th>Reduced To</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
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<td>65%</td>
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<td>70</td>
<td></td>
<td>50%</td>
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<tr>
<td>75</td>
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<td>35%</td>
</tr>
</tbody>
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FEATURES
- Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)
- Conversion Privilege
- FMLA/MSLA Continuation
- Portability
- Waiver of Premium

EXCLUSIONS
For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.