

SCHEDULE OF BENEFITS

NAME OF SUBSIDIARIES, DIVISIONS OR AFFILIATES TO BE COVERED: None

ELIGIBLE CLASSES: Each active, Full-time employee, except any person employed on a temporary or seasonal basis, according to the following classifications:

CLASS 1: Owner and Manager

CLASS 2: Employee not included in Class 1

WAITING PERIOD: 30 days of continuous employment.

INDIVIDUAL EFFECTIVE DATE: The day immediately following completion of the Waiting Period.

INDIVIDUAL REINSTATEMENT: 6 months

MINIMUM PARTICIPATION REQUIREMENTS: Percentage: 100% Number of Insureds: 10

AMOUNT OF INSURANCE:

Basic Life and Accidental Death and Dismemberment:

CLASS 1: \$50,000.

CLASS 2: \$20,000.

For Insureds age 65 and over, the Amount of Basic Life and Accidental Death and Dismemberment Insurance is subject to automatic reduction and terminates at retirement. Upon the Insured's attainment of the specified age below, the Amount of Basic Life and Accidental Death and Dismemberment Insurance will be reduced to the applicable percentage. This reduction also applies to Insureds who are age 65 or over on their Individual Effective Date.

Age	Percentage of available or in force amount at age 64
65-69	65%
70-74	45%
75+	30%

Dependent Life:	Spouse Amount:	\$2,000
	Child Amount:	
	14 days to 6 months:	\$1,000
	6 months and over:	\$1,000

The Spouse Amount of Insurance may not exceed 100% of the Insured's amount.

The Spouse Amount of Insurance will reduce in the same manner as the Insured's Amount of Insurance upon Spouse's attainment of reducing ages.

The Life amount will be reduced by any benefit paid under the Accelerated Benefit Rider.

CHANGES IN AMOUNT OF INSURANCE: Increases and decreases in the Amount of Insurance because of changes in age are effective on the Policy Anniversary Date coinciding with or next following the date of the change. Increases and decreases in the Amount of Insurance because of changes in class or earnings (if applicable) are effective on the date of the change.

With respect to increases in the Amount of Insurance, the Insured must be Actively At Work on the date of the change. If an Insured is not Actively At Work when the change should take effect, the change will take effect on the day after the Insured has been Actively At Work for one full day.

CONTRIBUTIONS: Persons: Basic Insurance: 0%