

Schedule of Benefits

Dependent Life Plan

This is your Schedule of Benefits for the Dependent Life plan. The plan is offered by Unum Life Insurance Company of America. This Schedule of Benefits highlights the benefits available under the plan. It does not tell you all the details about the plan. Those details are in your plan booklet. Your plan booklet describes:

- When you are eligible to apply for dependent coverage.
- How to enroll your dependents in the plan.
- When your dependent's coverage under the plan begins and ends.
- The limitations and exclusions applicable to your plan
- How to file a claim for dependent benefits under the plan.
- The special meanings of some of the words used in the Schedule of Benefits.

Your plan booklet along with this Schedule of Benefits provides a complete description of your plan.

The original effective date of the plan is January 1, 2001, however your effective date of dependent coverage is determined by the date you enter the plan.

Benefit Summary

AMOUNT OF LIFE INSURANCE FOR YOUR DEPENDENTS

The amount of dependent life insurance for your dependents will be determined by the request of your Employer and reflected as approved in GuideStone Financial Resources' records in accordance with the benefits described below:

Spouse:

Basic Benefit (if requested by your Employer and approved by GuideStone Financial Resources):

Option A - \$5,000

Option B - \$10,000

Option C - \$15,000

Option D - \$20,000

Option E - \$25,000

Additional Benefit (if requested by your Employer and approved by GuideStone Financial Resources):

Amounts in \$5,000 benefit units

EVIDENCE OF INSURABILITY IS REQUIRED FOR THE AMOUNT OF YOUR SPOUSE'S INSURANCE OVER:

Any amount applied for over your Dependent Spouse's Basic life insurance amount.

OVERALL MAXIMUM BENEFIT OF LIFE INSURANCE FOR YOUR SPOUSE (BASIC AND ADDITIONAL BENEFITS COMBINED):

\$250,000

EXCEPT FOR CERTAIN BENEFIT SCHEDULES ESTABLISHED PRIOR TO JANUARY 1, 2001, AS REFLECTED IN THE RECORDS OF GUIDESTONE FINANCIAL RESOURCES, THE FOLLOWING RULES APPLY:

THE AMOUNT OF LIFE INSURANCE FOR A DEPENDENT SPOUSE WILL NOT BE MORE THAN 50% OF YOUR AMOUNT OF LIFE INSURANCE. IN NO EVENT WILL YOUR DEPENDENT AMOUNT REDUCE TO LESS THAN \$5,000.

Child:

(If requested by your Employer and approved by GuideStone Financial Resources:)

14 days to age 26: \$10,000