

Schedule of Benefits

Basic Life Plan J

This is your Schedule of Benefits for the Basic 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:

- How to enroll in the basic plan.
- When your basic coverage under the plan begins and ends
- The limitations and exclusions applicable to your plan
- How to file a claim for basic 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 basic coverage is determined by the date you enter the plan.

Benefit Summary

LIFE INSURANCE BENEFIT:

AMOUNT OF LIFE INSURANCE FOR YOU

The amount of Basic life insurance for you will be determined by the request of your Employer and reflected as approved in accordance with the benefit described below:

Basic Benefit:

\$100,000

AMOUNT OF LIFE INSURANCE AVAILABLE IF YOU BECOME INSURED AT CERTAIN AGES OR HAVE REACHED CERTAIN AGES WHILE INSURED

On January 1st, on or following your 65th birthday, your total amount of life insurance will reduce to the greater of:

- 65% of your amount of life insurance in force, rounded to the next higher multiple of \$1,000, if not already an exact multiple thereof; or
- \$20,000.

If your total amount of life insurance is less than \$20,000, your amount will not reduce.

AMOUNT OF LIFE INSURANCE AVAILABLE IF YOU RETIRE

Employees of participating Employers that offer Retiree Life benefits as requested by your Employer and reflected as approved in GuideStone Financial Resources' records.

If you retire, your amount of life insurance will reduce on your retirement date to the lesser of:

- your amount in force at retirement; or
- \$20,000

You can elect less coverage in multiples of \$5,000.

Once you make this election, your amount may not be increased.

EVIDENCE OF INSURABILITY IS REQUIRED FOR THE AMOUNT OF YOUR INSURANCE OVER BASIC BENEFIT AMOUNTS THAT EXCEED 4X ANNUAL EARNINGS.