

Proposal for: Greenville Turf & Tractor
 Prepared: 7/13/2015 4:17 PM

Products and financial services provided by
 American United Life Insurance Company®
 a ONEAMERICA® company
 One American Square, P.O. Box 6123
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 (800) 553-5318



Proposed Effective Date: 08/01/2015

Group Voluntary Term Life and AD&D Insurance Options Offered for Class 1¹

| | | | | | |
|--|---|-----|-----|-----|-----|
| Class Description: | All Eligible Full-Time Employees ¹ | | | | |
| Required Minimum Number of Hours Worked: | 30 hours weekly | | | | |
| Maximum Amount of Life Insurance: | \$500,000, not to exceed 5 times employee's annual base salary in increments of \$1,000. | | | | |
| Minimum Amount of Life Insurance: | \$10,000.00 | | | | |
| Rounding Rule: | Life Amount is determined based on function of employee's annual base salary, then rounded to the next \$1,000. | | | | |
| Amount of AD&D Insurance: | Matches Life Amount | | | | |
| Guaranteed Issue Amount: | \$100,000 | | | | |
| Reduction Schedule: Coverage will reduce upon reaching certain ages as follows: | | | | | |
| Employee's Age when reduction occurs | 70 | 75 | 80 | 85 | 90 |
| Percent of Life Amount Remaining | 45% | 30% | 20% | 15% | 10% |
| Waiver of Premium Benefit: | Age 60 w/ 9 month waiting period, terminates at SSFRA | | | | |
| Employer Contribution Percentage: | 0% | | | | |
| Participation Requirement: | 25% or 10 insured employees, whichever is greater | | | | |

Benefit Features Offered for Group Voluntary Term Life and AD&D Insurance:

- Accelerated Life Benefit
- Suicide Limitation – Two Years²
- Individual Reinstatement - 30 Days
- Continuation of Insurance Options
- Portability
- Continuity of Coverage
- Conversion Privilege
- Guaranteed Increase in Benefit
- Life Event Benefit
- Seat Belt Benefit
- Air Bag Benefit
- Repatriation Benefit
- Paralysis/Loss of Use Benefit
- Child Higher Education Benefit
- Child Care Benefit
- Disappearance/Exposure Benefit
- Severe Burns

An eligible employee is a full-time employee authorized to work and reside in the United States. Eligible employees must work the required minimum number of hours and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the contract effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.

¹ Use of the term "Employee" includes employees, owners, members, partners, shareholders, or participants eligible to apply for coverage under American United Life Insurance Company® (AUL) contract.

² This limitation may vary by state.