

SCHEDULE OF BENEFITS															
BENEFIT PLAN	Group Life Insurance														
CURRENCY	USD														
BENEFIT DESIGN	<p>Life Sum Insured: 1 times Annual Salary, up to maximum of USD 1,000,000 Per Insured Person rounded up to the nearest 1,000.</p> <p>AD&D Sum Insured: Flat amount of USD 25,000 per Insured Person.</p> <p>Voluntary Life with AD&D: Employee: 1 to 4 Times Annual Salary Spouse: Increments of USD 50,000 up to a maximum of USD 500,000 Child: Flat amount of USD 10,000</p>														
BENEFIT REDUCTION SCHEDULE	<p>Benefit amount reduces based upon age:</p> <p>Ages 65-69: Coverage reduces to 67% of the pre-65 benefit amount</p> <p>Ages 70-74: Coverage reduces to 45% of the pre-65 benefit amount</p> <p>Ages 75-79: Coverage reduces to 33% of the pre-65 benefit amount</p> <p>Age 80: Termination of coverage</p>														
MAXIMUM COVERAGE AGE	Attainment of age 80														
AGGREGATE LIMIT OF LIABILITY	USD1,000,000 any one event														
GUARANTEED ISSUE AMOUNT/FREE COVER LIMIT	<p>Mandatory Life: Employee FCL: USD 400,000 to age 65</p> <p>Mandatory AD&D: Employee FCL: USD 25,000 to age 65</p> <p>Voluntary Life with AD&D: Spouse FCL: USD 50,000 to age 65 Child FCL: USD 10,000 to age 26</p>														
ANNUAL RATE (excluding taxes)	<p>Life Rate: USD 2.212 (per thousand) AD&D Rate: USD 0.487 (per thousand)</p> <p>Voluntary Life with AD&D Rates:</p> <table> <tr> <th>Age Band</th><th>Annual Rate (per thousand)</th></tr> <tr> <td><35</td><td>0.629</td></tr> <tr> <td>35-39</td><td>0.82</td></tr> <tr> <td>40-44</td><td>1.372</td></tr> <tr> <td>45-49</td><td>2.437</td></tr> <tr> <td>50-54</td><td>4.358</td></tr> <tr> <td>55-59</td><td>7.619</td></tr> </table>	Age Band	Annual Rate (per thousand)	<35	0.629	35-39	0.82	40-44	1.372	45-49	2.437	50-54	4.358	55-59	7.619
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	60	10.419	
	61	11.66	
	62	13.038	
	63	14.566	
	64	16.258	
RATE OF EXCHANGE (in calculating the sum insured) As per OANDA rate on Effective Date of Insured's coverage	Not Applicable		
ACCELERATED DEATH BENEFIT	<p>75% of Sum Insured, up to a maximum of USD 500,000</p> <p>In event that the medical prognosis of life expectancy is less than 12 months as a result of an accident occurring or an illness first manifesting itself during this policy period then an admitted death benefit shall be paid in advance of death, subject to a full refund to underwriters in the event the insured person should recover or receive a revised prognosis of significantly increased life expectancy.</p> <p>This can only apply to Insured Persons NOT exceeding age 60.</p>		
REPATRIATION BENEFIT	<p>Up to USD 5,000 for the repatriation of mortal remains or repatriation of the injured life to their country of origin - only following an admitted AD&D claim.</p>		
SEAT BELT BENEFIT	<p>In the event that an Insured Person shall become an AD&D claimant due to loss resulting from injuries sustained while driving or riding in a private passenger car and if such Insured Person's seat belt was properly fastened, then an additional sum insured of USD 10,000 shall be payable. This is to apply whether or not the local law dictates the use of seat belts.</p> <p>This benefit is in addition to the Life insurance benefit.</p> <p>If it cannot be proven that the injured life was wearing a seat belt, but an air bag did deploy, then a benefit of USD 5,000 is payable.</p>		

Sports and Hazardous Activities Exclusion

The losses shown below or expenses resulting from participation or training or in connection with any of the following are excluded from coverage under this Policy.

Abseiling	Motor Racing (all types)
Base Jumping	Motorcycling (if the driver of the motorcycle does not possess a valid motor vehicle operator's license and does not have minimum vehicle insurance coverage in the jurisdiction in which the Accident occurred)
Bobsleigh/Luge/Skelton	Mountaineering
Boxing and Mixed Martial Arts Competitions	Parachuting
Canoeing/Kayaking/Rafting (class 5 or 6)	Parascending
Canyoning	Parkour
Caving / Cave Diving/Potholing	Point-to-point
Open Water Swimming	Rock Climbing
Free Diving/No Limits Diving	Rock Scrambling Class 3
Flying as a pilot	Scuba Diving (unless PADI or NAUI certified)
Heli-skiing and Heli-boarding	Sky Diving
High Diving	Skiing or Snow Boarding (off-piste)
Horse Racing	Tombstoning/cliff diving/quarry diving
Micro lighting	Yachting (crewing) outside territorial waters
	Yachting (racing)
Any activity played or practiced in a professional setting, either on a team or individually.	



ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) GROUP BENEFIT RIDER

Member company Name: Brookhaven Science Associates, LLC
MGENIB1100558NNP

Policy Number:

The following benefit rider is hereby included with the group Policy issued to the Member company as of the Policy Effective Date as shown on the Policy Face Page. All other benefits and Policy terms and conditions remain unchanged.

The Policy is hereby amended to include the following:

Accidental Death & Dismemberment

If an Insured Person incurs a loss stated on the Benefit Schedule as a direct consequence of an Accident, and such loss incurs within 365 days from the date of the Accident, a capital sum becomes payable in accordance with the provisions and limitations as set forth.

The maximum benefit payable is as defined in the Benefit Schedule. If a dismemberment benefit has been paid to an Insured Person who later dies while still insured under this Policy, any dismemberment benefits already paid will be subtracted from the Accidental Death benefit should it become due.

One payment of 100% of the AD&D benefit shall exhaust the AD&D benefits per Insured Person. In the event of Accidental Death, the Policy will pay in addition to the Group Life benefit, resulting in a double indemnity.

AD&D Benefit Schedule	Sum Insured
1. Accidental Death	100%
2. Total and irrecoverable loss of sight of both eyes	100%
3. Total and irrecoverable loss of sight of one eye	50%
4. Loss of two limbs	100%
5. Loss of one limb	50%
6. Total and irrecoverable loss of sight of one eye and loss of one limb	100%