

Escalation of Benefit Table:	MINI (Main Insured/ Spouse)	MINI (Dependent)	JUMBO (Main Insured/ Spouse)	JUMBO (Dependent)
<u>After Year 1</u> 1. Accidental Death Benefit 2. Permanent Disablement Benefit	\$110,000	\$11,000	\$220,000	\$22,000
<u>After Year 2</u> 1. Accidental Death Benefit 2. Permanent Disablement Benefit	\$120,000	\$12,000	\$240,000	\$24,000
<u>After Year 3</u> 1. Accidental Death Benefit 2. Permanent Disablement Benefit	\$130,000	\$13,000	\$260,000	\$26,000
<u>After Year 4</u> 1. Accidental Death Benefit 2. Permanent Disablement Benefit	\$140,000	\$14,000	\$280,000	\$28,000
<u>After Year 5</u> 1. Accidental Death Benefit 2. Permanent Disablement Benefit	\$150,000	\$15,000	\$300,000	\$30,000