

AGE-BASED COVERAGE ADJUSTMENTS



Life Insurance Benefits and Principal Sums for you and your spouse are adjusted at certain ages, as shown in the chart below.

BENEFIT AGE REDUCTIONS

Employee and spouse life insurance coverage reduces in value based on age, beginning at age 70 as follows: Jan 1 after attainment of age.

Age of Employee	Amount of Insurance
70-74	70%
75-79	45%
80-84	30%
85 and over	15%

Any reduction takes effect on **January 1 following the applicable age** and applies to the coverage amount in place immediately before the reduction.

If you or your spouse elect coverage or increase coverage **at age 70 or later**, the same age-based adjustments will apply.

Review your coverage annually to understand how age based adjustments may affect your benefits.



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