



GROUP TERM LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (AD&D)

AFBS provides you with Group Term Life and Accidental Death and Dismemberment (AD&D) Insurance. This is term insurance and is only in place while you are insured through this Program. There is no paid-up or cash surrender value associated with this coverage.

Coverage Amount

Access to coverage and the amount of coverage is based on your age as indicated in the table below.

Age at Renewal	Group Term Life Insurance	AD&D Insurance
Under age 65	\$10,000	\$10,000
Ages 65 to 69	\$5,000	\$5,000
Ages 70 to 75	\$5,000	—

Beneficiary Designation

You may designate a beneficiary for your Group Term Life Insurance and AD&D Insurance. By designating a beneficiary you ensure that the distribution of your estate goes to the people you want. The Beneficiary Designation/Change Form should be completed when you elect a beneficiary or if you wish to change your beneficiary designation.

If you do not name a beneficiary, payment of any death benefits will be made to your estate.

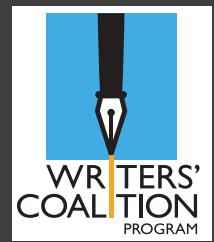
Group Term Life Insurance Conversion to an Individual Policy

If you are under age 65 and are no longer eligible to participate or if you choose to terminate your benefits under this Program you have the option to convert your Group Term Life Insurance to an individual policy without providing evidence of medical insurability. A written request, which includes payment of premium, must be received by AFBS within 30 days of the termination of your benefits under this Program.

Group Term Life Insurance Limitations

Group Term Life Insurance will not be paid if death is a result of either of the following:

- A suicide which occurs within the first two years of this benefit being available or within the first two years of its latest reinstatement;
- A medical condition that has been diagnosed or which is under review or which a prudent person would have sought medical treatment prior to this benefit becoming available and which results in death within the first six months of this benefit being available.



Accidental Death and Dismemberment Schedule of Covered Losses

AD&D Insurance provides payment for losses resulting from accidental bodily injury and caused by violent and external means as follows:

For Loss of:	Percentage of Coverage
Life	100%
For Total and Irrevocable Loss or Use of:	
Both hands at or above the wrist	100%
Both feet at or above the ankle	100%
One hand at or above the wrist and one foot at or above the ankle	100%
Entire sight of both eyes	100%
One hand at or above the wrist and the entire sight of one eye	100%
One foot at or above the ankle and the entire sight of one eye	100%
Speech	100%
One arm at or above the elbow	75%
One leg at or above the knee	75%
Either hand at or above the wrist	66 2/3%
Either foot at or above the ankle	66 2/3%
Sight of either eye	66 2/3%
Thumb and any finger or any two fingers of either hand at or above the metacarpophalangeal joints	33 1/3%
Hearing in both ears	100%
Hearing in one ear	50%
Paraplegia/quadriplegia/hemiplegia	100%

*Benefits for loss of use will be paid if the loss is permanent, total and irrevocable and continuous for 12 months.
If you suffer more than one loss in the same accident, AFBS will pay the largest single benefit for which you are eligible.*

Accidental Death and Dismemberment Exclusions

AD&D benefits are not payable if the accidental death or loss of use results from any of the following:

- Suicide or any attempted suicide, while sane or insane;
- Intentionally self-inflicted injury, while sane or insane;
- Inhalation of gas while you are the occupant of a car or confined to a car garage;
- Injury sustained while a pilot or member of a crew of any aircraft;
- Any insurrection or war or if you are in the service of the armed forces or any country which is in a state of war (whether or not war is declared);
- Participation in a riot;
- Abuse of medication, drugs, alcohol or other toxic substances, non-compliance with prescribed medical therapy or treatment. Alcohol abuse is defined as having a blood alcohol level in excess of 80 mg per 100 ml of blood;
- Participation in professional sports, bodily contact sports, acrobatic or stunt flying, hang gliding, parachuting, skydiving, parasailing, rock climbing, mountain climbing, bungee jumping, scuba diving or motorized speed contests.

Aggregate Limit of Indemnity

The total limit of AFBS' liability for all AD&D benefits payable under this program and in respect to injuries sustained in any one accident by all insured persons is two hundred fifty thousand dollars (\$250,000). If the total of all benefits payable as a result of any one accident exceeds the Aggregate Limit of Indemnity then the benefit applicable to each injured person will be proportionally reduced to effect a proportionate distribution of the Aggregate Limit of Indemnity.

