



INSURANCE FUND TRUST
 300 SUMMERS STREET, SUITE 820
 CHARLESTON, WV 25301

Dearborn National

Life - AD&D
 &
 Short Term Disability
 Insurance Benefits

Summary of Benefits

Offered by LOGAWV

Life and AD&D	\$15,000
Insurance Levels	\$25,000
	\$50,000
Short Term Disability	\$150
Benefit Levels	\$250
	\$300

STD Benefits begin on the 1st day of disability from Accident and on the 8th day of disability from sickness or pregnancy, and are payable for a maximum of 26 weeks.

Reduction and Termination of Benefits: Life and AD&D benefit amounts reduce by 35% at age 65 and further reduce to 50% of the original amount at age 70. All benefits terminate at retirement.

GENERAL CONDITIONS

Eligibility: Participating Employers and their employees who work at least 30 hours a week are eligible to enroll for insurance. Retirees are not eligible to enroll.

Deferred Effective Date: If an employee is not actively at work (as defined in the Policy) on the date his insurance would otherwise become effective, coverage will begin on the day he returns to active work.

Evidence of insurability will be required on all late applications for contributory coverage, and no coverage will become effective until such evidence is approved by the Company.

Participation Requirement: If coverage is noncontributory: 100% participation is required; if coverage is contributory, 75% participation is required.