



## EMPLOYEE BENEFITS SUMMARY 2017 | SEQUENCE, INC.

FOR ALL FULL-TIME ACTIVE EMPLOYEES

VOLUNTARY GROUP TERM LIFE (VGTL) and VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (VAD&D)	ER CONTRIBUTION: 0%	EE CONTRIBUTION: 100%
<p><b>Employee:</b> If you are age 69 or younger, you may purchase coverage in units of \$10,000 to a maximum of \$120,000 without medical evidence of insurability. Coverage over these amounts, to a maximum of \$300,000, is available with medical evidence of insurability. Coverage cannot exceed five (5) times your Basic Annual Salary.</p> <p><i>Benefits reduce to 65% at your age 65, to 50% at your age 70, and terminate when you are no longer eligible or your retirement whichever occurs first.</i></p> <p><b>Spouse:</b> If you have purchased VGTL/VADD coverage for yourself, you may purchase coverage for your eligible spouse, age 69 or younger, in units of \$5,000 to a maximum of \$30,000 without medical evidence of insurability. Coverage over these amounts, to a maximum of \$150,000, is available with medical evidence of insurability. Coverage cannot exceed 50% of your benefit.</p> <p><i>Benefits reduce to 65% at your spouse's age 65, to 50% at your spouse's age 70, and terminate when you or your spouse are no longer eligible or your retirement whichever occurs first.</i></p> <p><b>Children:</b> If you have purchased VGTL/VADD coverage for yourself, you may purchase coverage for your eligible children between the ages of 6 months and 26 years in the amount of \$5,000 or \$10,000. Benefits are reduced to \$1,000 for children from live birth to age 6 months.</p> <p><i>Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.</i></p>		
<p><b>VOLUNTARY GROUP TERM LIFE (VGTL)</b> If you need additional term life protection for you and your eligible family members, think about US Able Life's low cost VGTL coverage. You select the benefit amounts to suit your specific situation, and premium payments are made through payroll deduction.</p>	<p>VGTL ALSO INCLUDES THE FOLLOWING:</p> <ul style="list-style-type: none"> <li>• Accelerated Benefits Rider</li> <li>• Extended Life Insurance Benefit (Waiver of Premium)</li> <li>• Portability</li> </ul>	
<p><b>VOLUNTARY ACCIDENTAL DEATH &amp; DISMEMBERMENT (VAD&amp;D)</b> coverage allows you to purchase benefits to provide protection in the event of an unexpected loss of accidental death or dismemberment. Protection is issued on a 24-hour basis for you and your eligible family members and covers you as the result of a covered accident anywhere in the world.</p>	<p>VAD&amp;D ALSO INCLUDES THE FOLLOWING:</p> <ul style="list-style-type: none"> <li>• Coma Benefit</li> <li>• Exposure &amp; Disappearance Benefit</li> <li>• Repatriation Benefit</li> <li>• Seat Belt/Air Bag Benefit</li> </ul>	

### IMPORTANT NOTE

*If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. This benefit summary provides a very brief description of US Able Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.*