

SCHEDULE OF INSURANCE (CONTINUED)

DEPENDENTS INSURANCE

Dependent	Amount of Spouse Life Insurance	Spouse AD&D Insurance Princi
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EFFECT OF POLICY TERMINATION DURING DISABILITY ON ANY AD&D OR WEEKLY INCOME BENEFITS. Termination of the Policy while you are Totally Disabled will have no effect on:

- (1) any Accidental Death or Dismemberment benefits otherwise payable, if:
 - (a) your loss is due to a covered accidental injury; and
 - (b) that injury occurred while you were insured under the Policy; or
- (2) any Weekly Disability Income Benefits otherwise payable for that period of Disability.

This extension will not be subject to payment of any premium after the Policy ends.

EFFECT OF POLICY TERMINATION DURING PREGNANCY ON ANY WEEKLY INCOME BENEFITS.

CONTINUATION OF COVERAGE

This section applies to any Basic and Optional Personal Life Insurance, Dependents Life Insurance, and

ASSIGNMENTS

Personal Life Insurance and Accidental Death Insurance may be assigned. The assignments allowed under the Policy are absolute assignments and funeral assignments as described below.

No assignment will be binding on the Company unless and until:

- (1) it is made on a form furnished by the Company;
- (2) the original is completed and filed with the Company at its Group Insurance Service Office;
and
- (3) it is approved by the Company.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

CLAIMS PROCEDURES
(Continued)

NOTICE OF CLAIM DECISION. The Company will send the claimant a written notice of its claim decision. If the Company denies any part of the claim; then the written notice will explain:

- (1) the reason for the denial, under the terms of the Policy and any internal guidelines;

CLAIMS PROCEDURES
(Continued)

Delay Notice.

SUMMARY PLAN DESCRIPTION



LINCOLN FINANCIAL GROUP® PRIVACY PRACTICES NOTICE

The Lincoln Financial Group companies* are committed to prr P

