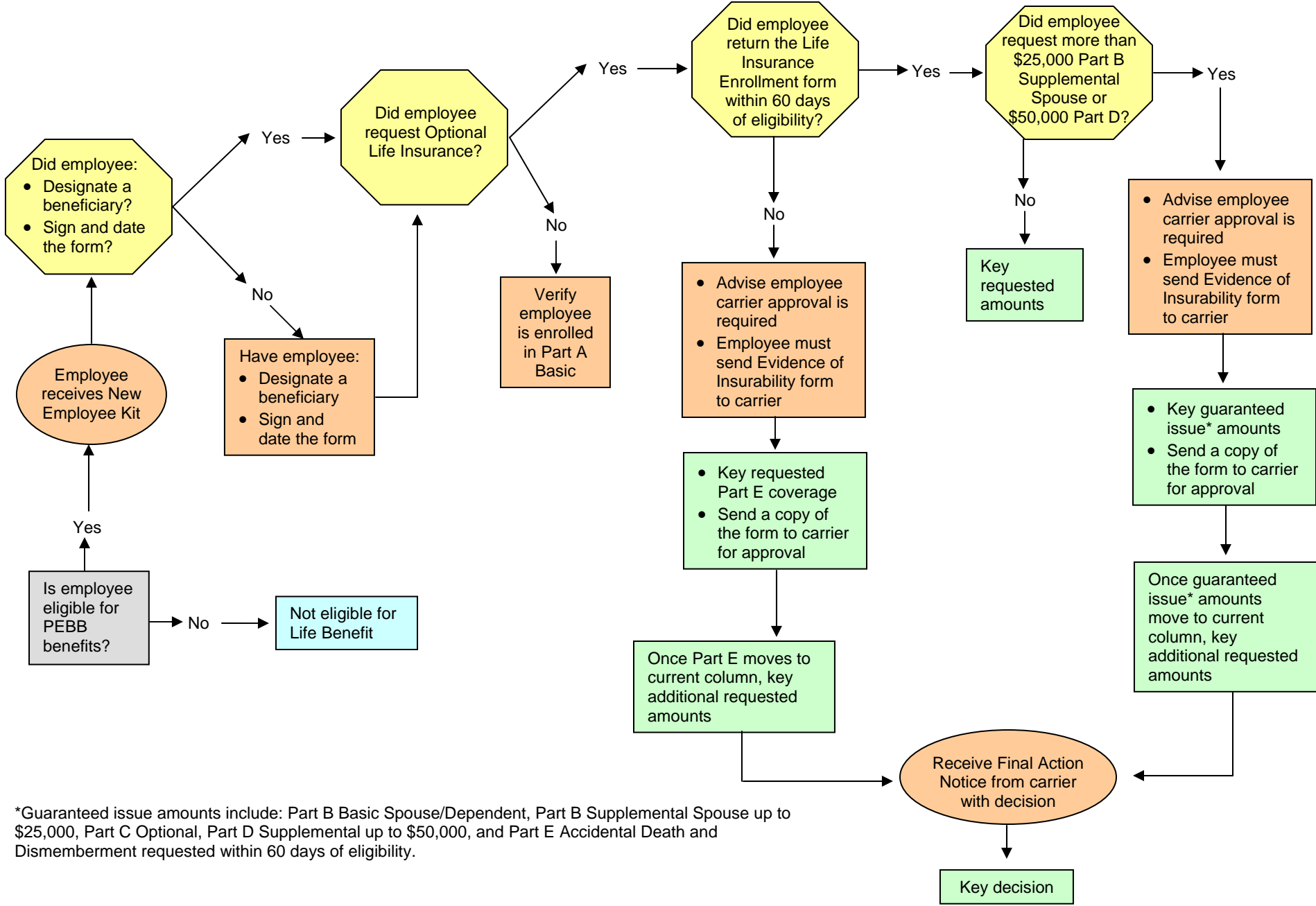


Life Insurance Benefits Decision Tree



*Guaranteed issue amounts include: Part B Basic Spouse/Dependent, Part B Supplemental Spouse up to \$25,000, Part C Optional, Part D Supplemental up to \$50,000, and Part E Accidental Death and Dismemberment requested within 60 days of eligibility.