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SUMMARY OF GROUP LIFE INSURANCE For the Employees of County of Glenn

For coverage effective January 1, 2014. The information in this summary may be replaced by any subsequently issued summary or policy amendment.

GROUP SUPPLEMENTAL LIFE INSURANCE

Description of Term Life	Group life insurance is term life coverage made available through your employer. Term life insurance is the most common type of life insurance and, initially, usually is the least expensive. To put it simply, it pays a death benefit if you die while you have coverage.
Eligibility	All active full-time Employees working a minimum of 20 hours each week.
Benefits	<ul style="list-style-type: none">Eligible Employees - \$10,000 to \$250,000 in increments of \$10,000 of Supplemental Life coverage.Spouse –\$5,000 to \$100,000 in increments of \$5,000 of Supplemental Life coverage.Child- For child(ren) ages 14 days to 6 months, \$100 of Supplemental Life coverage. For child(ren) ages 6 months to age 26, \$10,000 of Supplemental Life coverage. <p><i>Supplemental Spouse and Child Life Coverages are not available unless the employee is insured for Employee Supplemental Life coverage.</i></p>
Guarantee Issue	Evidence of Insurability is required for all amounts of insurance selected after the initial 31 day eligibility period. Evidence of Insurability is required for Employee Supplemental Life Insurance amounts greater than \$150,000. Evidence of Insurability is required for Spouse Supplemental Life Insurance amounts in excess of \$50,000.
Conversion	A conversion benefit is available that allows you to convert your group coverage to an individual policy if certain conditions are met. Refer to your employee certificate.
Portability	This coverage may be continued at group rates upon termination of employment. Certain restrictions apply. Refer to your employee certificate
Accelerated Death Benefit	If an employee has been diagnosed as Terminally Ill, Symetra Life Insurance Company may pay a portion of the death benefit in advance to the employee. Refer to your employee certificate.
Waiver of Premium	With proof of disability, Symetra Life Insurance Company will waive Life Insurance premiums for an employee that becomes disabled. Certain restrictions apply. Refer to your employee certificate.
Benefit Reduction	Benefit amounts will be reduced by the following percentages according to age category: <ul style="list-style-type: none">50% at Employee's age 70 Benefit reduction will apply to the original benefit amount.

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[COUNTY OF GLENN]

Rates for Supplemental Life Coverage:

Employee and Spouse Life Rates per \$1,000 of coverage.

Employee's Age	Rates	Employee's Age	Rates
Under 25	\$0.060	50-54	\$0.274
25-29	\$0.071	55-59	\$0.511
30-34	\$0.095	60-64	\$1.04
35-39	\$0.107	65-69	\$1.04
40-44	\$0.119	70-74	\$1.04
45-49	\$0.178	75 and over	\$1.04

Child Life Rates per \$1,000 of coverage: \$0.20

How to Calculate Your Cost:

Employee Life: $\frac{\text{_____}}{\text{(volume)}} \times \frac{\text{_____}}{\text{(rate)}} / 1,000 = \frac{\$ \text{_____}}{\text{Monthly cost}}$

Spouse Life: $\frac{\text{_____}}{\text{(volume)}} \times \frac{\text{_____}}{\text{(rate)}} / 1,000 = \frac{\$ \text{_____}}{\text{Monthly cost}}$

Child Life: $\frac{\text{_____}}{\text{(volume)}} \times \frac{\text{_____}}{\text{(rate)}} / 1,000 = \frac{\$ \text{_____}}{\text{Monthly cost}}$

This summary provides only a brief description of the Life Insurance coverage insured by Symetra Life Insurance Company under the LGC-13000 8/06 series Group Life Insurance policy. For a complete description, including all definitions, exclusions, limitations, and reductions in coverage, as well as information on termination of benefits, please call 1-800-426-7784 or refer to the Group Insurance Certificate you will receive when you become insured. Coverage will be offered under Group Policy number 01-016500-00. All benefits are subject to the terms and conditions of the Group Policy. If there is a difference between the information in this summary and the information contained in the Group Insurance Certificate, the terms of the Group Insurance Certificate will prevail. The terms of coverage may change over time; always refer to your current Group Insurance Certificate for information regarding your insurance benefits.

Insured by Symetra Life Insurance Company