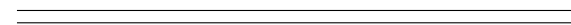
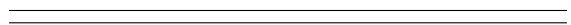




Voluntary Supplemental Life Insurance

PROVIDED BY



Postdoctoral Benefit Program

Voluntary Supplemental Life Insurance Options

Core Benefits	Postdoc Voluntary Life Insurance
Benefit Amount	1, 2, 3, 4 or 5 times your annual salary up to \$500,000
Guaranteed Issue	\$150,000 (amounts in excess require a medical questionnaire and approval)
Core Benefits	Spouse Voluntary Life Insurance
Benefit Amount	Available in units of \$10,000 to a maximum of \$250,000 (amount not to exceed 100% of postdoc voluntary life amount)
Guaranteed Issue	\$30,000 (amounts in excess require a medical questionnaire and approval)
Core Benefits	Child Voluntary Life Insurance
Benefit Amount	Available in units of \$1,000 to a maximum of \$10,000 (amount not to exceed 100% of postdoc voluntary life amount)
Eligibility Requirements	"Child" means your unmarried child from live birth through age 20 (through 24 if a registered full-time student)