

SCHEDULE OF BENEFITS

POLICYHOLDER: Focus Staff Services, LP.

POLICY NUMBER: VF023891-0001

ELIGIBILITY: Class 01 All Active Full Time Employees of the Policyholder working in the United States of America who are Actively at Work for the Policyholder and who have completed the Waiting Period are eligible for the insurance. A full-time *Employee* is one who regularly works a minimum of 30 hours per week for the *Policyholder*. Part-time, seasonal and temporary *Employees* of the *Policyholder* are not eligible.

Eligibility Waiting Period: Current *Employees*: None

New *Employees*: None

Policyholder Contribution: Basic Life & AD&D 100% of premium

GROUP TERM LIFE INSURANCE

Employee Basic Life Benefit Amount \$10,000

Reduction of Benefits Basic Group Term Life benefits reduce by 35% at age 65 and further reduce by 50% of the original amount at age 70. Benefits terminate at retirement.

Waiver of Premium

Waiver Eligibility Totally Disabled prior to age 60 without interruption from the last date worked for at least 9 months

Insured Eligibility *Employee*

Maximum Waiver of Premium Duration Age 65

Accelerated Death Benefit (ADB)

Benefit Amount 75% Basic Term Life Insurance In force

Insured Eligibility *Employee*

Minimum Covered Life Insurance Amount \$15,000

Maximum ADB Payment \$250,000

Minimum ADB Payment \$7,500

GROUP ACCIDENTAL DEATH & DISMEMBERMENT

Employee Basic AD&D Coverage Amount \$10,000

Reduction of Benefits Basic Accidental Death and Dismemberment benefits reduce by 35% at age 65 and further reduce by 50% of the original amount at age 70. Benefits terminate at retirement.

Seat Belt Benefit 10% of *Employee* Coverage Amount, to a maximum of \$25,000

Air Bag Benefit 5% of *Employee* Coverage Amount to a maximum of \$5,000

Repatriation Benefit Actual costs to a maximum of \$5,000

Education Benefit

Benefit Amount 3% of *Employee* Coverage Amount, to a maximum of \$3,000 per year

Maximum Benefit Duration Benefit payable for a maximum of 4 Years

Eligible Dependents Age live birth to age 19 years (23 if a full-time student)