

**Optional Group Term Life Insurance Exclusion
for Active Employees and Retirees**

Suicide Exclusion: Group Term Life Insurance benefits under the Employee's or Retiree's Optional Group Term Life Insurance coverage will not be paid if the Employee's or Retiree's death is a result of intentionally self-inflicted injuries, suicide or attempted suicide, while sane or insane, unless the insurance was continuously in effect for two years immediately before the death. The amount of insurance that will be paid is the amount of the Employee's or Retiree's Optional Group Term Life Insurance that has been continuously in effect for at least two years immediately prior to the date of death. Any increase in the amount of insurance coverage that has been in force for less than two years and resulted solely from salary changes, but not including increases in the insurance coverage amount based on changes in the election or multiple level of coverage, will be included in the insured amount, except that the insurance amount will be based on the insured's Salary, as defined in Article I, on September 1 immediately prior to the date of death.

Accelerated Life Benefit Exclusions for Dependents

The Accelerated Life Benefit for Dependents will not be available if:

1. The insured Employee or Retiree has already received an Accelerated Life Benefit Payment for that Dependent's coverage under the Group Policy or this Supplementary Policy;
2. FDL has been notified that all or a portion of the Group Term Life Insurance under this Supplementary Policy is to be paid to a former spouse as part of a divorce decree or annulment;
3. The insured Dependent is no longer a Dependent; or
4. A Viatical Settlement Option has been made to the insured Employee or Retiree on that Dependent's life.

Dependents' Group Term Life Insurance Exclusion

Suicide Exclusion: The Dependents' Insurance benefits will not be paid if the Dependent's death is a result of intentionally self-inflicted injuries, suicide or attempted suicide, while sane or insane, unless the insurance was continuously in force for two years immediately before the death. The benefit that will be paid is the amount of Dependents' Insurance that has been continuously in effect for two years immediately prior to the date of death.

**Accelerated Life Benefit Exclusions
for Active Employees and Retirees**

The Accelerated Life Benefit will not be available if:

1. The insured Employee or Retiree has already received a viatical settlement payment under this Group Policy;
2. The insured Employee or Retiree has already received an Accelerated Life Benefit Payment under this Group Policy;
3. The insured Employee is in retirement status prior to January 1, 2000, unless the Terminal Condition was diagnosed before the insured Employee's date of retirement;
4. FDL has been notified that all or a portion of the Group Term Life Insurance under this Group Policy are to be paid to a former spouse as part of a divorce decree or annulment;
or
5. The insured is no longer an Employee.