



For your Spouse:

AD&D Insurance Benefit:

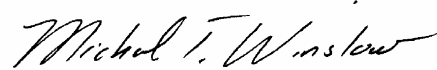
The amount of your AD&D Insurance Benefit is equal to the amount of your Dependents Life Insurance Benefit. The amount payable for certain Losses is less than 100% of the AD&D Insurance Benefit. See AD&D Table Of Losses.

STANDARD INSURANCE COMPANY

By



President



Secretary