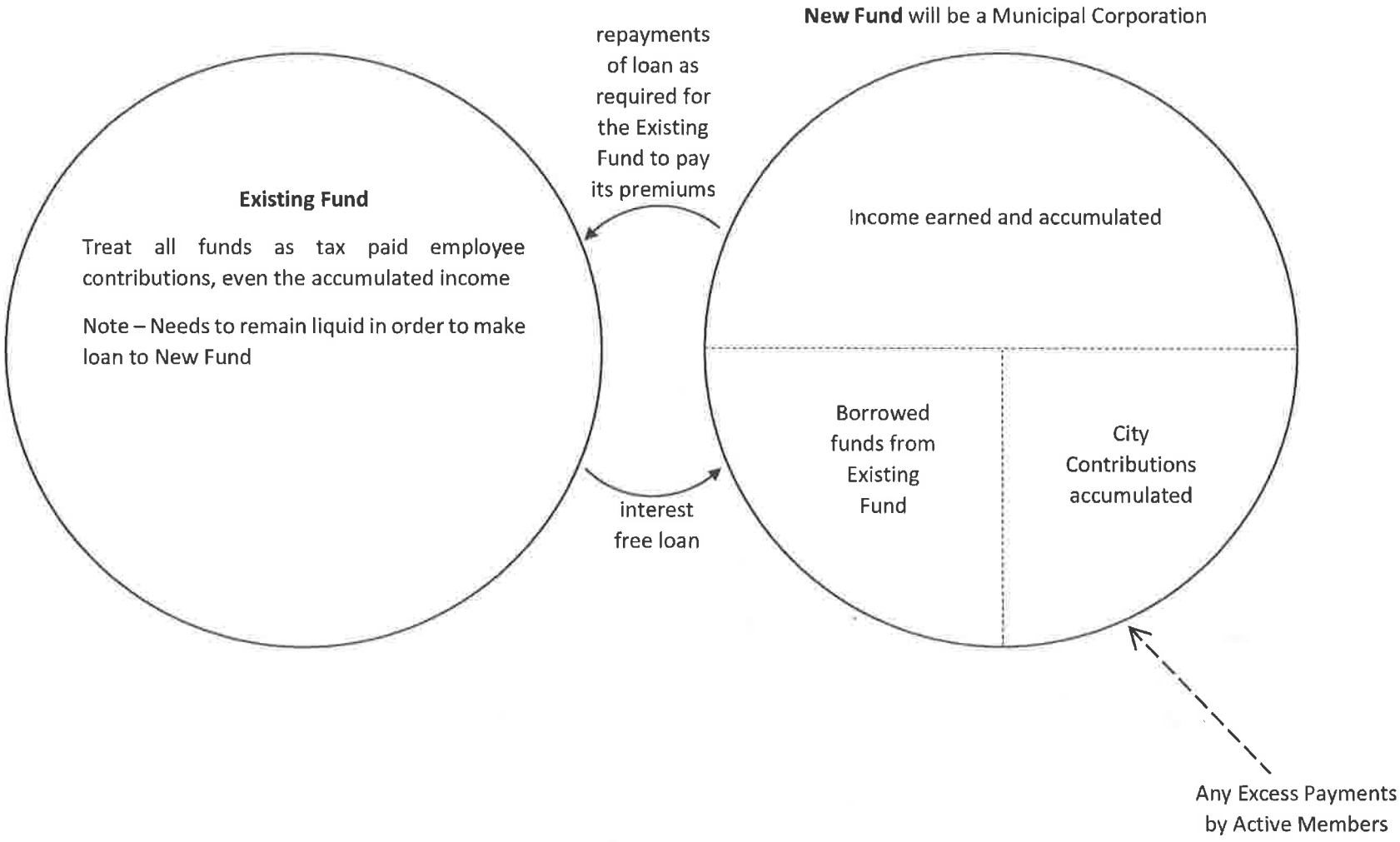
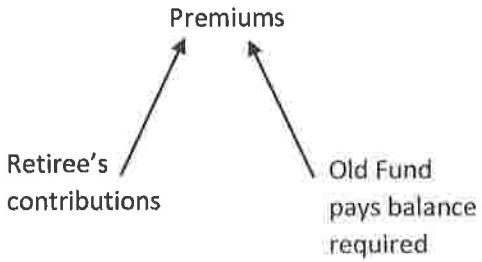
Proposal for Group Term Life Insurance



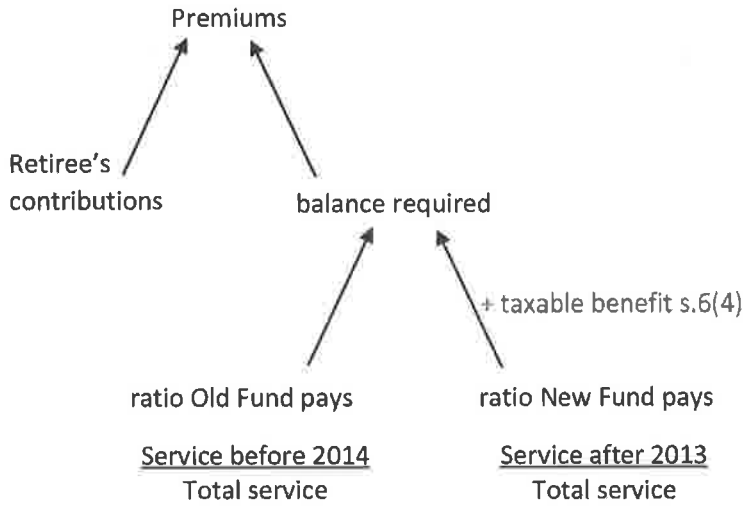
SEE NEXT 2 PAGES AS TO FUNDING OF PREMIUMS BETWEEN EXISTING FUND AND NEW FUND

Retired Members

If retirement date before 2014



If retirement date after 2013



Note – How will experience rated refunds be dealt with?