

NCPERS PLAN BENEFITS EFFECTIVE JUNE 1, 2002

\$16 VOLUNTARY LIFE PLAN

| Member's Age at Time of Claim | Group Term Life Insurance | Group Acc. Death & Dismemberment Insurance | Total Benefit For Accidental Death | Group Term Life Insurance | |
|-------------------------------|---------------------------|--|------------------------------------|---------------------------|------------|
| | | | | Spouse | Child(ren) |
| Less than 25 | \$225,000 | \$100,000 | \$325,000 | \$20,000 | \$4,000 |
| 25 - 29 | \$170,000 | \$100,000 | \$270,000 | \$20,000 | (Age 14 |
| 30 - 39 | \$100,000 | \$100,000 | \$200,000 | \$20,000 | days, but |
| 40 - 44 | \$ 65,000 | \$100,000 | \$165,000 | \$18,000 | less than |
| 45 - 49 | \$ 40,000 | \$100,000 | \$140,000 | \$15,000 | 21 years) |
| 50 - 54 | \$ 30,000 | \$100,000 | \$130,000 | \$10,000 | |
| 55 - 59 | \$ 18,000 | \$100,000 | \$118,000 | \$ 7,000 | |
| 60 - 64 | \$ 12,000 | \$100,000 | \$112,000 | \$ 5,000 | |
| 65 and over | \$ 7,500 | \$ 7,500 | \$ 15,000 | \$ 4,000 | |

\$12 VOLUNTARY LIFE PLAN

| Member's Age at Time of Claim | Group Term Life Insurance | Group Acc. Death & Dismemberment Insurance | Total Benefit For Accidental Death | Group Term Life Insurance | |
|-------------------------------|---------------------------|--|------------------------------------|---------------------------|------------|
| | | | | Spouse | Child(ren) |
| Less than 25 | \$165,000 | \$75,000 | \$240,000 | \$15,000 | \$3,000 |
| 25 - 29 | \$142,500 | \$75,000 | \$217,500 | \$15,000 | (Age 14 |
| 30 - 39 | \$ 84,000 | \$45,000 | \$129,000 | \$15,000 | days, but |
| 40 - 44 | \$ 54,000 | \$38,000 | \$ 92,000 | \$13,000 | less than |
| 45 - 49 | \$ 33,000 | \$30,000 | \$ 63,000 | \$12,000 | 21 years) |
| 50 - 54 | \$ 24,200 | \$25,000 | \$ 49,200 | \$ 8,000 | |
| 55 - 59 | \$ 16,500 | \$21,000 | \$ 37,500 | \$ 5,000 | |
| 60 - 64 | \$ 11,000 | \$20,000 | \$ 31,000 | \$ 4,000 | |
| 65 and over | \$ 6,600 | \$ 3,000 | \$ 9,600 | \$ 3,000 | |

\$9 VOLUNTARY LIFE PLAN

| Member's Age at Time of Claim | Group Term Life Insurance | Group Acc. Death & Dismemberment Insurance | Total Benefit For Accidental Death | Group Term Life Insurance | |
|-------------------------------|---------------------------|--|------------------------------------|---------------------------|------------|
| | | | | Spouse | Child(ren) |
| Less than 25 | \$121,000 | \$55,000 | \$176,000 | \$10,000 | \$2,000 |
| 25 - 29 | \$104,500 | \$55,000 | \$159,500 | \$10,000 | (Age 14 |
| 30 - 39 | \$ 61,600 | \$33,000 | \$ 94,600 | \$10,000 | days, but |
| 40 - 44 | \$ 39,600 | \$28,000 | \$ 67,600 | \$10,000 | less than |
| 45 - 49 | \$ 24,200 | \$22,000 | \$ 46,200 | \$ 9,000 | 21 years) |
| 50 - 54 | \$ 18,700 | \$19,000 | \$ 37,700 | \$ 6,000 | |
| 55 - 59 | \$ 12,100 | \$16,000 | \$ 28,100 | \$ 4,000 | |
| 60 - 64 | \$ 8,800 | \$15,000 | \$ 23,800 | \$ 3,000 | |
| 65 and over | \$ 4,950 | \$ 2,000 | \$ 6,950 | \$ 2,000 | |