

THE UNITED STATES LIFE Insurance Company In the City of New York
(Called *United States Life*)

United States Life will pay the benefits of this policy subject to its provisions. This page and the pages that follow are part of this policy.

Group policy no.: G-610,202

Policyholder: THE STATE BAR OF CALIFORNIA

PREMIUM PAYMENTS

This policy is issued in return for the payment by the certificate holder of required premiums. Premiums are payable to United States Life or its designated Administrator or Agent. The first premium is due on the effective date of this policy or any other date as agreed to in writing by United States Life and the Policyholder. Later premiums are due monthly in advance on the first day of each month. These dates are the premium due dates.

EFFECTIVE DATE

This policy will take effect April 1, 2007

POLICY ANNIVERSARIES

Policy anniversaries will January 1, 2008 and each subsequent January 1.

APPLICABLE LAW

This policy is issued in and governed by the laws of California.

Signed on the effective date, at United States Life's home office at 830 Third Avenue, New York, New York 10022.



Registrar



President

Signed by: _____
(A licensed resident agent where required by law)

GROUP TERM LIFE INSURANCE POLICY

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SCHEDULE OF INSURANCE BENEFITS

CLASS	LIFE INSURANCE BENEFIT AMOUNT
Member	\$100,000 to \$3,000,000 in \$25,000 increments, as elected by the member
Dependent Child(ren)	birth to 6 months - \$1,000 6 months or more - \$5,000

Change In Amount Of Insurance

For a decrease

If insurance is to decrease, such change will take effect on the member's premium due date coinciding with or next following the date of change.

For an increase

A member cannot request an increase in his amount of insurance after his effective date of coverage under this policy.

DEFINITIONS

DOMESTIC PARTNER means the Member's domestic partner under a domestic partnership established in California by meeting the requirements of California Family Code § 297.

ELIGIBLE SPOUSE means the Member's legal spouse or Domestic Partner.

MEMBER means:

- a person who is an active or inactive member of the Policyholder, in accordance with the California Constitution, the State Bar Act and the Rules and Regulations of the Policyholder;
- Judges of Courts of Record who were members of the State Bar prior to assuming such Judicial Office; or
- the eligible spouse of such member.

For the purposes of this policy, the term member will read spouse as it applies, except where specifically stated otherwise. A person may be insured under a certificate, as a member or a spouse, but not both.

PHYSICIAN means:

- a medical practitioner licensed to provide medical services and perform general surgery, or
- any other practitioner whose services, by law of the state where such services are performed, must be recognized by this policy.

Each such person must be licensed in the state where he performs the service and must act within the scope of that license. He must also be certified and/or registered if required by such state.

ELIGIBILITY

ELIGIBLE CLASSES

All persons who:

- give evidence of their insurability satisfactory to United States Life;
- are under age 60; and
- are members (as defined on the **DEFINITIONS** page),

but not those who are a resident of an excluded jurisdiction. Excluded jurisdictions are evidenced in the appropriate records of United States Life and the Policyholder.

DATE OF ELIGIBILITY

Each person in an eligible class on the effective date of this policy will be eligible for insurance on that date.

Each person who enters an eligible class after the effective date of this policy will be eligible for insurance on the date he enters such class.

DATE INSURANCE TAKES EFFECT

A member must request insurance in writing. The required premium must be paid. Each member must give evidence of their insurability satisfactory to United States Life. Subject to the Out of Hospital Requirement or the Ability Requirement below, the member will be insured on the first day of the month coinciding with or next following the date United States Life approves the request.

ABILITY REQUIREMENT

A member must be able to perform the normal activities of a person of like age and sex, with like occupation or retired status on the date his insurance is to take effect. If he is not, such insurance will take effect on the day the member resumes such activities.

OUT OF HOSPITAL REQUIREMENT

A member might be hospitalized on the date his insurance is to take effect. If so, insurance will take effect on the day after he is discharged.

DATE INSURANCE ENDS

A member's insurance will end at the earliest of:

1. the date this policy ends at the option of United States Life or the Policyholder;
2. the date insurance ends for his class;
3. the end of the period for which the last premium has been paid for such member;
4. the member's premium due date coinciding with or next following the date the member attains age 80; or
5. the member's premium due date coinciding with or next following the date the member ceases to be a member (as defined on the **DEFINITIONS** page).

LIFE INSURANCE BENEFITS

If a member dies, due proof of his death must be sent to United States Life. When such proof is received, United States Life will pay to the beneficiary the amount of insurance shown in the Schedule of Benefits.

PAYMENT OPTIONS

Benefits will be paid either in one sum or under an option chosen by the member. If the member has not chosen an option which is in force at his death, his beneficiary may do so. Such choice must be filed with United States Life in writing. Any agreement will be subject to United States Life's rules at the time of the choice.

CONVERSION OPTION

If a member's insurance ends for a reason other than non-payment of premium, he may buy an individual policy of life insurance from United States Life during the conversion period. Evidence of insurability will not be required.

CONVERSION PERIOD means the 31 days after insurance ends. Each member must be given written notice that he is eligible for this conversion option within 15 days after insurance ends. If such notice is received later, the conversion period will be extended until 25 days after the notice is given. In no event will this period be extended beyond 91 days after insurance ends.

This option is subject to these conditions:

1. the member must apply for the new policy in writing and pay the first premium during the conversion period;
2. the premium rates for the new policy will be based on:
 - United States Life's rates then in use
 - the plan and amount of insurance
 - the member's class of risk, and
 - the member's age nearest birthday when insurance ends;
3. the new policy may be any form then being issued by United States Life which does not provide term insurance or pay dividends;
4. the new policy will be issued without term, disability or other extra benefits; and
5. the new policy will take effect at the end of the conversion period.

Amount of the new policy

The amount of a member's new policy depends on the reason his insurance ends.

If:

- this policy is ended by United States Life and comparable replacement coverage cannot be obtained by the Policyholder, within the conversion period, or
- insurance ends for a reason other than this policy ends or this policy is amended to end insurance for a member's class at the request of United States Life, or
- amounts of insurance decrease due to a reduction shown in the Schedule of Benefits

Then:

the amount of the new policy may be any amount up to the amount which ends under this policy.

If:

- this policy ends at the request of the Policyholder, or
- this policy is amended at the request of the Policyholder to end insurance for a member's class

Then:

the amount of the new policy may not exceed the lesser of:

- \$10,000, or
- the amount which ends under this policy less the amount for which the member may become eligible under any group policy during the conversion period.

Death benefit during conversion period

If a member dies during the conversion period, United States Life will pay the amount which he was entitled to convert.

Effect of previous conversion

A member may have previously used this conversion option. He may have done so under this policy or any policy issued by United States Life which this policy replaces. If so, United States Life will reduce the member's amount of insurance which ends under this policy by the amount so converted. United States Life *will not do this* if the member:

1. returns the converted policy, or
2. submits evidence of insurability satisfactory to United States Life for the converted amount.

LIFE INSURANCE BENEFITS (Continued)

CONTINUATION OF INSURANCE WITHOUT PREMIUM PAYMENT (Optional Benefit)

If a member becomes totally disabled before reaching age 60, his life insurance under this Policy will continue for one year from the date the Insured becomes totally Disabled, provided that the Insured remains totally Disabled, and premiums are paid when due. The Life Insurance benefit will be the same amount for which the Insured would have been eligible if he or she were not totally disabled, subject to any applicable benefit reduction.

TOTAL DISABILITY means that a member cannot engage in any employment or occupation for which he is qualified by training or experience, and he is not engaging in any employment or occupation for work wage or profit. The disability must result from an injury or sickness.

Insurance may be continued beyond such one-year period, provided:

1. the Insured furnishes proof satisfactory to United States Life, at least nine months from the date such Total Disability began, that the Insured has been Totally Disabled continuously from the date the Total Disability began; and
2. such proof is furnished to United States Life within 90 days before that year ends.

If these requirements are met by the member in **each future year**, insurance will continue for further one year periods.

While insurance is continued, United States Life may choose a physician to examine the member as often as needed to verify disability. These exams will be paid for by United States Life.

Continuation of insurance, without premium payment, will end on the date:

1. total disability ends;
2. proof of total disability is not given by the member when due;
3. the member is not examined when required; or
4. the member attains age 70.

If this policy ends, this will not act to end this continuation.

Conversion option when continuation of insurance ends

When continuation ends, a member may buy an individual policy of life insurance from United States Life. The details of this option are described in the Conversion Option provision of this section. For the purpose of that provision, the end of continuation will be considered the end of eligibility.

A member **may not** use this option if, during the conversion period:

1. he becomes insured by this policy, or
2. he does not return any policy he bought if he previously used the conversion option.

Exchange Option

AGE OF ENTRY means the member's attained age on the member's certificate effective date.

RATE SCHEDULE means the premium rate schedule from which each insured person's premium contribution is based. United States Life may change the Rate Schedule as described in the **PREMIUMS** section of this policy.

TERM PERIOD means the period that begins on the member's certificate effective date and ends on the earlier of:

- the 20th anniversary of the member's certificate effective date; or
- the date the member's insurance ends under the **DATE INSURANCE ENDS PROVISION**

The member's premium contribution is based on a Rate Schedule according to his Age Of Entry for the duration of a Term Period. Except as stated in the **Exchange Option** provision below, if the member's insurance is still in effect when his Term Period ends, his premium contribution will be based on:

- his attained age on the date the Term Period ends; and
- an annual renewable Rate Schedule different from that which applied during the Term Period.

LIFE INSURANCE BENEFITS (Continued)

If a member's insurance is still in effect when his Term Period ends, he may apply to exchange his certificate for one with a new Term Period. To do so, the member must:

- be under age 60 on the date his Term Period ends;
- provide written request for exchange to United States Life at least 2 months prior to the date the Term Period ends; and
- provide evidence of his insurability satisfactory to United States Life.

If United States Life approves the member's application for exchange, the new certificate will take effect under this policy on the first day of the month following such approval after the Term Period ends. The new certificate:

1. may be an equal or smaller amount of insurance than the amount under the inforce certificate.

2. will be subject to:

- the suicide and incontestability provisions of this policy as of the new certificate effective date;
- the same limitations of risk, if any, as the inforce certificate;
- any assignment of the inforce certificate that has been acknowledged by United States Life; and
- any absolute designation of beneficiary in effect under the inforce certificate.

Death benefit

If an insured member dies during this continuation of insurance, due proof of his death must be sent to United States Life within one year of death. "Due proof" includes proof that total disability existed with no interruption until death. When such proof is received, United States Life will pay the amount of insurance for which the member was insured when total disability began, less any reduction which may have applied to him after his total disability began.

If the member had used his conversion option, payment will be made under this provision only if the individual policy is returned to United States Life. If this is done, United States Life will refund the premiums paid for that policy, less any debt. The amount of insurance will be paid to the beneficiary of the individual policy if different from the beneficiary chosen for this policy.

DEPENDENTS' LIFE INSURANCE BENEFITS

If an insured dependent dies, due proof of his death must be sent to United States Life. When such proof is received, United States Life will pay the amount shown in the Schedule of Benefits.

DEFINITION

Dependent means the member's unmarried children whom he supports and who are:

- under age 21, or
- full-time students between the ages of 21 and 25.

"Children" includes stepchildren and adopted children who are wholly dependent upon the member for support. A child in the process of adoption will be considered a dependent from the day he is supported by the member.

A child who is eligible for insurance under the group policy as a member will not be considered a dependent.

If a husband and wife or two Domestic Partners are both insured under this group policy as members of the Policyholder, their child may be insured under one member's insurance or the other's insurance, but not both.

If a child's parents are both insured under this policy as members, the child may be insured under either parent's insurance, but not both.

DATE MEMBERS ARE ELIGIBLE FOR DEPENDENTS' INSURANCE

A member will be eligible for such insurance on the later of:

- the date he is eligible for members' insurance under the group policy, or
- the date he obtains a dependent.

DATE DEPENDENTS' INSURANCE TAKES EFFECT

1. For dependents the member has when he becomes eligible for such insurance, it will take effect as follows:

A member must request such insurance in writing. The required premium must be paid.

The date the member is to be insured for dependents' insurance depends on the date the Policyholder receives the request.

If it is received:

- on or before the date he is eligible, he will be insured for such insurance on the first day of the month coinciding with or next following the date he is eligible.
- within 31 days after the date he is eligible, he will be insured on the date it is received.
- more than 31 days after the date he is eligible, he must, at his expense, give evidence of insurability for each dependent to United States Life. If approved, he will be insured for each dependent on the date stated in writing by United States Life.

2. Each person who becomes a dependent after the member becomes insured for dependents' insurance will be insured on the date he becomes a dependent.

OUT OF HOSPITAL REQUIREMENT

The dependent might be hospitalized on the date his insurance is to take effect. If so, insurance will take effect on the day after he is discharged.

DEPENDENTS' GROUP LIFE INSURANCE (Continued)

DATE DEPENDENTS' INSURANCE ENDS

A dependent's insurance will end at the earliest of:

1. the date the member's insurance ends under the group policy;
2. the date the group policy is changed to end dependents' life insurance;
3. the date the person ceases to be a dependent; or
4. the end of the period for which the last premium has been paid for the dependent.

PAYEES

Benefits will be paid in one sum to the member, if living. If not living, United States Life may pay such benefits to the dependent's estate or, at United States Life's option, to the member's:

- eligible spouse, if living, or
- surviving children, equally, if both the member and eligible spouse are dead.

United States Life will not be liable for such payment after it is made.

CONTINUATION OF INSURANCE WITH PREMIUM PAYMENT

Insurance for a dependent child may be continued past the age limit if he cannot support himself because he has a severe mental or physical disability. Premium payment will be required. Proof of such disability must be sent to United States Life within 31 days after the child attains the age limit.

Insurance will continue for as long as such child:

- remains unable to support himself due to such disability, and
- meets all the rules for dependents in this group policy, except the age limit.

CONTINUATION OF INSURANCE WITHOUT PREMIUM PAYMENT

A member's life insurance may be continued without premium payment under the group policy. If so, dependents' life insurance will be continued under the same terms and for the same period.

Dependents' life insurance will end if the member:

- ceases to be eligible for such continuation under the group policy and is no longer in an eligible class, or
- dies during such continuation.

CONVERSION OPTION

If a dependent's life insurance ends, he or she may buy an individual policy of life insurance from United States Life.

This dependent option is subject to the same conditions as the member option described in the **LIFE INSURANCE BENEFITS** section of the group policy.

The amount of the new policy must be at least \$1,000.

ACCELERATED BENEFITS

THE ACCELERATED BENEFIT

The accelerated benefit is an advance payment to the insured person who:

1. is terminally ill, and
2. elects to receive part of his life insurance amount under the group policy, subject to the maximum and minimum benefit requirements stated below.

United States Life will pay an accelerated benefit to the insured person when United States Life receives the following after the waiting period:

1. a written request for payment of the accelerated benefit, and
2. due proof that the insured person is terminally ill.

The accelerated benefit will be paid once and in one lump sum to the insured person.

DEFINITIONS

INSURED PERSON means an insured member (as defined in the group policy). He will be insured for the benefits in this provision only if he becomes and remains insured for life insurance benefits under the group policy.

TERMINAL ILLNESS means a medical condition:

1. which is expected to result in the insured person's death within 6 months; and
2. from which the insured person is not expected to recover.

WAITING PERIOD means a period of 180 consecutive days which begins on the date a person's insurance takes effect.

ELIGIBLE CLASSES

All members who are insured for life insurance under the group policy and who have at least 18 months remaining until the 20th anniversary of such member's certificate effective date.

NOTICE OF POSSIBLE TAX CONSEQUENCES

Please be advised that receipt of the accelerated benefits described in this provision may be taxable. Any insured person who receives accelerated benefits should consult their personal tax advisor.

Cost of Providing The Accelerated Benefit

The accelerated benefit amount as determined below will be discounted to reflect the cost of providing the benefit. United States Life will calculate the discount on the date it receives the request for payment of the accelerated benefit. A statement of the method of calculating the discount has been filed with the insurance official of the state in which the group policy is issued

Amount of Accelerated Benefit

The maximum accelerated benefit will be equal to the lesser of:

1. 60% of the insured person's life insurance amount as shown in the Schedule of Benefits of his certificate, which must be at least \$16,667, less the discount; or
2. \$250,000, less the discount.

An insured person's life insurance amount may be scheduled for a reduction within 6 months after the date he requests the payment of the accelerated benefit. In this case, the maximum accelerated benefit will be limited to the lesser of:

1. 60% of the life insurance amount which will be in effect after the scheduled reduction (this amount after the scheduled reduction must be at least \$16,667), less the discount; or
2. \$250,000, less the discount.

The minimum accelerated benefit will be \$10,000, less the discount.

GROUP LIFE ACCELERATED BENEFITS (Continued)

Written Request For Payment of The Accelerated Benefit

After the waiting period, the insured person may request payment of an accelerated benefit in writing. If the insured person is not the owner of the certificate, the owner must request payment of the accelerated benefit in writing. If the insured person is a minor or incompetent, his guardian must request payment of the accelerated benefit in writing.

Proof of Terminal Illness

Proof that an insured person is terminally ill must be given to United States Life. The proof must be certified by a licensed physician and in a form that is satisfactory to United States Life. United States Life is not obligated to ask for any proof. Any delay in submitting proof will not cause a request to be denied so long as the proof is given to United States Life as soon as reasonably possible.

After receipt of such proof, United States Life may require the insured person to be examined by a licensed physician of United States Life's choice, at its expense. If there is a disagreement between the two physicians, United States Life may require the insured person to be examined by another licensed physician of its choice, at its expense. The decision of the third physician will be final.

EFFECT OF PAYMENT OF AN ACCELERATED BENEFIT ON GROUP POLICY PROVISIONS

The insured person's amount of life insurance under the group policy will be reduced by the amount of an accelerated benefit paid to him, plus the discount. As a result, the following will be based on such reduced life insurance amount:

1. the amount of life insurance payable to the beneficiary when the insured person dies;
2. the amount of life insurance the insured person can convert under the group policy; and
3. the premiums payable for the insured person's life insurance under the group policy after an accelerated benefit is paid to him, if such premiums are not waived.

EXCLUSIONS

United States Life will not pay an accelerated benefit if:

1. the insured person has made an absolute assignment of his life insurance under the group policy;
2. all or part of the insured person's life insurance under the group is to be paid to his child(ren) or former spouse as part of a court approved divorce agreement;
3. it does not receive written consent by any irrevocable beneficiary; or
4. the terminal illness is a result of intentional self-inflicted injury or attempted suicide.

DATE THIS PROVISION ENDS FOR AN INSURED PERSON

With respect to an insured person this provision will end at the earliest of:

1. the date the accelerated benefit is paid to him or on his behalf;
2. the date his life insurance ends under the group policy; or
3. the date which is 18 months prior to the 20th anniversary of his certificate effective date.

PREMIUMS

FREQUENCY OF PREMIUM PAYMENT

Premium for this policy will be paid monthly in advance. The Policyholder and United States Life may agree that payment be made in advance every 3, 6 or 12 months.

PREMIUM FOR CHANGES IN INSURANCE

For insurance that takes effect after the first day of a policy month, premium will be charged from the first day of the next policy month. However, if a policy amendment or evidence of insurability is required for this insurance, premium will be charged as of the date such insurance takes effect.

For insurance that ends, premium will be charged to the end of the policy month in which insurance ends. However, if this policy ends, or if insurance ends for a class of members, premium will be charged to the date insurance ends.

RIGHT TO CHANGE RATES

United States Life may change premium rates:

- when this policy is amended
- on any date on or after the first policy anniversary; this will be done only once in a 12 month period and only if United States Life notifies the Policyholder, in writing, at least 120 days before such change. Any such changes shall not take effect until they are agreed upon by the Policyholder and United States Life, in writing.

The new premium will apply only to premiums due on or after the date the rate change takes effect.

INSURANCE PREMIUM RATES

The premium for this policy equals the sum of the individual premium contribution of each insured person. All rates are based on the attained age of the person on the effective date of the person's insurance and on each subsequent premium due date for the insured person.

The insurance premium rates are evidenced in the appropriate records of United States Life and the Policyholder.

END OF INSURANCE PROVIDED BY THIS POLICY

IF PREMIUM IS NOT PAID - GRACE PERIOD

Each premium, after the first, may be paid up to 31 days after its due date. This period is the grace period. The insurance provided by this policy will stay in effect during this period. If the premium is not paid by the end of this period, such insurance will end at that time.

United States Life may extend the grace period by written notice. Such notice will state the date insurance will end if the premium remains unpaid.

Premiums must be paid for a grace period and any extension of such period.

OTHER WAYS INSURANCE MAY END

1. The Policyholder can end this policy by giving 120 days advance written notice to United States Life.
2. United States Life can end this policy by giving 120 days advance written notice to the Policyholder.

IF INSURANCE ENDS - PREMIUMS

If insurance ends, all premiums due must be paid. Such payment will be on a pro rata basis for any period that insurance was in effect from the date the last premium was paid. If United States Life accepts premium after the date this policy ends, this will not act to "reinstate" the policy. United States Life will refund any unearned premium.

REINSTATEMENT

To reinstate this policy, the Policyholder must complete the required form and send it to United States Life. If this request is approved, the policy will be reinstated on the date stated in writing by United States Life.

GENERAL PROVISIONS

THE CONTRACT

The entire contract is made up of:

- this policy
- the Certificate of Insurance issued to the member,
- the member's application, a copy of which is attached to the Certificate, and
- the member's reinstatement application, if any, a copy of which will be attached to the Certificate.

All statements in the applications are representations and not warranties. Only statements contained in a written application, or in this policy, will be used to void insurance, reduce benefits or defend against a claim.

This policy may not be changed without the written consent of the Policyholder. Such changes shall not require notice to or consent from any persons with a beneficial interest in this policy provided, however, United States Life or its designated Administrator or Agent provides written notice of such changes to any person whose coverage is or may be affected by such changes.

LIMIT ON AGENT'S AUTHORITY

No agent may change or waive any provision of this policy. Any change or waiver must be approved in writing by an officer of United States Life.

INCONTESTABILITY OF A PERSON'S LIFE INSURANCE

United States Life will not use a person's statements relating to his insurability to contest life insurance after it has been in force for 2 years during his life. United States Life will also not use such statement to contest an increase or benefit addition to such insurance after the increase or benefit has been in force for 2 years during his life. Incontestability on the increase or benefit addition will apply from the effective date of each change. These statements must be in a written application signed by the person. A copy of this application will be given to the person or his beneficiary.

SUICIDE

If a person commits suicide within 2 years from the date his insurance takes effect, United States Life's liability will be limited to the premiums paid, plus interest.

If a person commits suicide within 2 years from the date an increase in his insurance takes effect, United States Life's liability with respect to the increased amount will be limited to the premiums paid, plus interest.

BENEFICIARY

The beneficiary is named by the insured member in his application, unless later changed by the insured member. The insured member may change the beneficiary, unless irrevocable, at any time. To do so, a written request on a form satisfactory to United States Life must be made to its designated Administrator or Agent. When the change is recorded, it will take effect as of the date the insured member signed it. The change will not apply to any payment made by United States Life before the request was recorded.

If 2 or more beneficiaries are named and their shares are not specified, they will share the proceeds equally.

When the insured member dies, there may be no living named beneficiary to receive any part of the proceeds. If so, United States Life may pay such proceeds to the member's estate or, at United States Life's option, to his:

- spouse, if living
- surviving children, equally, if the spouse is dead, or
- surviving parents, equally, if all children are dead.

United States Life will not be liable for such payment after it is made.

CERTIFICATES

United States Life or its Administrator or Agent will issue a certificate to the certificate holder. Such certificates will describe such member's benefits and rights under this policy.

MISSTATEMENTS

A person's age, sex or any other data may be misstated. If so, the correct data will be used to determine if insurance is in force. If insurance is in force, the premium and/or benefits will be adjusted according to the facts.

GENERAL PROVISIONS (Continued)

MULTIPLE CERTIFICATES

An eligible person may be insured under more than one certificate or policy providing the same type of insurance coverage under group, franchise, or individual policies issued by United States Life or any member company of American International Group, Inc., providing the total amount of coverage does not exceed \$3,000,000. If at any time, premium is paid for certificates or policies in excess of \$3,000,000, coverage for such certificates or policies will be terminated and the excess premium will be refunded.

DATA NEEDED

The Policyholder will keep a record of all the data needed to determine whether a person is a member of the Policyholder. United States Life can examine such data at any reasonable time.

Clerical error

A clerical error may be made by United States Life or the Policyholder in keeping the data. If so, when the error is found, the premium and/or benefits will be adjusted according to the correct data. An error will not end insurance validly in force, nor will it continue insurance validly ended.

PAYMENT FOR EXPENSES INCURRED AT AN INSURED PERSON'S DEATH

If there is no living named beneficiary, United States Life has the option to pay part of the benefits to anyone who has incurred expenses for the person's last sickness or death.

This payment will not exceed the amount of such expenses, up to the maximum for such payment set forth by law in the state where this policy is issued.

United States Life will not be liable for such payment after it is made.

PAYMENT TO A MINOR OR INCOMPETENT

If any beneficiary or payee is a minor or is incompetent to receive payment, United States Life will pay his guardian. United States Life will not be liable for such payment after it is made.

AUTOPSY

United States Life, at its expense, has the right to order an autopsy. This will only be done where allowed by law.

ASSIGNMENT

United States Life will not be bound by any assignment unless it is in writing and is recorded at its home office. United States Life is not responsible for the validity of an assignment.

POLICY NON-PARTICIPATING

This policy does not pay dividends.

AGENCY

The Policyholder is not the agent of United States Life for any purpose under this policy.

NEW ENTRANTS

New members may be insured according to the terms of this policy.

COMPLIANCE WITH LAW

On the date this policy takes effect, some of its provisions may conflict with an applicable law. If so, any such provision is changed to comply with the minimums required by such law.

GENDER

Male pronouns will be read as female where it applies. Female pronouns will be read as male where it applies.