

Exclusions & Limitations*

Term Life Insurance Accelerated Benefit

This benefit provides for the accelerated payment of life insurance proceeds. It is not meant to cause the Certificate Holder to involuntarily invade proceeds ultimately payable to the named beneficiary. The accelerated benefit will be made available on a voluntary basis only. Therefore, if it is required by law to use this option to meet the claims of creditors, whether in bankruptcy or otherwise, the applicant is not eligible for this benefit. Or, if required by a government agency to use this option to apply for, obtain, or keep a government benefit or entitlement, the applicant is not eligible for this benefit.

If the amount of term insurance in force on the Insured is scheduled to reduce because of an age related reduction, within one (1) year after the date he/she applies for a Accelerated Benefit, the maximum Accelerated Benefit will be limited to the scheduled reduced amount shown on the Policy Schedule.

No Accelerated Benefit will be paid to the Certificate Holder if:

1. The Certificate Holder made an absolute assignment or an irrevocable beneficiary designation of his/her group term life insurance, unless the absolute assignee or irrevocable beneficiary provides the Amalgamated Life Insurance Company with written consent to the acceleration.
2. The Insured's Terminal Condition resulted, directly or indirectly, from suicide or any self-inflicted injury, committed while sane or insane.
3. When all or a portion of the Certificate Holder's life insurance benefits are paid as a part of a divorce settlement.
4. If the required group life premium is due and unpaid.

Accidental Death & Dismemberment Insurance

Benefits will not be paid for any loss or Injury that is caused in whole or in part by, or resulting in whole or in part from the following:

1. suicide, attempted suicide or intentionally self-inflicted injury;
2. war or any act of war, whether declared or not;
3. service in the Armed Forces or units auxiliary thereto;
4. sickness, disease, or any bacterial infection, except one that results from an accidental cut or wound or pyogenic infections that result from accidental ingestion of contaminated substances;
5. engaging in or taking part in aeronautics and/or aviation of any description or resulting from being in an aircraft other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline;
6. alcoholism, drug addiction, or the use of any drug or narcotic except as prescribed by a Physician;

Accidental Death & Dismemberment Insurance (cont)

7. mental or emotional disorder;
8. commission of or participation in a felony, a riot or an insurrection, or if the Insured is engaged in an illegal occupation;
9. skydiving, parasailing, hang gliding, bungee-jumping, or any similar activity;
10. any conveyance used in a race or speed test.

Critical Illness Insurance

Pre-Existing Condition Limitation

We do not pay benefits for any Pre-existing Condition during the initial 12 month period beginning on the Effective Date of coverage on a Covered Person. An Illness resulting from a Pre-existing Condition commencing thereafter will be covered unless otherwise excluded by name or specific description in this Policy.

A Pre-existing Condition means a condition or illness for which medical advice or treatment was recommended by or received from a physician within the 12 months immediately preceding the Effective Date of coverage on a Covered Person.

Other Limitations and Exclusions

1. We do not pay benefits for any Illness diagnosed and/or treated outside the United States, the U.S. territories or the countries of Canada and Mexico.
2. We do not pay benefits for any Illness due to or resulting directly or indirectly, from:
 - a) war or any act of war, whether declared or undeclared, terrorism, insurrection, rebellion, or voluntary participation in a riot or civil commotion;
 - b) intentionally self-inflicted injury;
 - c) injury to which a contributing cause was the Insured's commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation;
 - d) suicide or attempted suicide, while sane or insane;
 - e) injury sustained in consequence of the Insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician;
 - f) injury sustained while engaged in or taking part in aeronautics and/or aviation, other than as a fare-paying passenger in any aircraft then licensed to carry passengers; or
 - g) alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance.
3. The Face Amount(s) and Maximum Benefit Amount(s) will reduce by 50% on the first policy anniversary after the named insured attains age 70.

UNDERWRITTEN BY:

Amalgamated Life Insurance Company
333 Westchester Avenue
White Plains, NY 10604

*Exclusions and limitations may vary by state.

Note: Amalgamated Life Insurance Company underwrites or provides administrative services for this coverage. Because the material is a summary of your group term life, group accidental death & dismemberment and individual critical illness coverage, it does not state all contract provisions, restrictions of coverage, benefit conditions or limitations, or provisions required by state or federal law. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. The group contracts or policies determine all rights, benefits, exclusions and limitations of the coverage described here.

Notice to MA consumers: This program does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00.