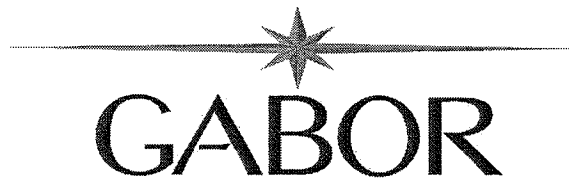


CASH VALUE LIFE INSURANCE
for Employees of
FLORIDA GULF COAST UNIVERSITY

Underwritten by:
SYMETRA Life Insurance Company



Enrollment and Premium Administration:
THE GABOR AGENCY, INC.
Executive Offices:
3500 Financial Plaza
Tallahassee, Florida 32312
Phone: (850) 894-9611
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www.gaboragency.com

CASH VALUE LIFE INSURANCE

Underwritten by Symetra Life Insurance Company

Cash Value Life Insurance provides members of this group with life insurance that may never be terminated by the Company (Symetra), except for non-payment of the premium required to keep it in force. Unlike the usual forms of group insurance, this program contains cash, loan and other non-forfeiture values.

The individual cash value life insurance policies that are issued through this program offer valuable protection for your family. The rates payable are the regular individual rates that would normally be charged for similar insurance on an individually billed monthly payment plan. Under this program, you may obtain life insurance protection at guaranteed standard risk rates and also accumulate cash value for future needs.

Amounts of Insurance

If you are applying during your first 60 days of employment, or during an Open Enrollment period, you may apply for any amount of insurance you wish, up to three times your salary, with a maximum limit of \$150,000, with no evidence of insurability. Any amount of Guaranteed Issue Cash Value Life Insurance previously issued to you by the company is deducted from the amount for which you would be eligible under this program.

Your spouse is eligible for up to \$25,000 in Guaranteed Issue coverage, as long as you have at least that much in force for yourself.

If you apply outside a Guaranteed Issue period or your first 60 days of employment, various amounts are available for you, your spouse and dependent children on the same rate basis by providing evidence of insurability, satisfactory to the company.

Eligibility

If you are a permanent full-time employee, age 65 or under, you may participate in the Guaranteed Issue program, provided you are actively at work on the date of application and on the date the coverage is scheduled to take effect. If you are age 66 or older, or you apply outside of the Open Enrollment period, you may still apply for this insurance, subject to the Company's normal underwriting requirements.

Individual Policies

You will receive an individual life insurance policy on the plan of insurance you select. Control of the policy rests entirely with you and if you should change employment, payment may be continued to the Company on an individual premium basis, with full credit for all previous payments made, without increase of premium from the present annual rate. Thus, the insurance premium will still be based on the original age and no conversion is necessary.

Additional Benefits

These benefits are included in every policy, at no additional cost:

- Accelerated Benefits Option: A Living Benefit that pays up to 50% of the policy's death benefit in advance if the insured is diagnosed as terminally ill.
- Safety Benefit: An additional \$10,000 death benefit paid if the insured dies while wearing a seatbelt, to promote automobile safety.
- Transportation Benefit: An additional \$5,000 death benefit paid to help cover the cost of transporting a deceased insured back to their principal residence.

Plans of Insurance

You may choose from two cash value plans when applying for this coverage. Our experienced representatives will be available to quote premiums and thoroughly explain the benefits on all available plans.