United of Omaha Life Insurance Company
A Mutual of Omaha Company

Group Term Life Certificate Summary

This summary describes the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. The capitalization of a term not normally capitalized according to standard punctuation rules indicates a word or phrase that is a defined term in the Certificate. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on November 12, 2025.

POLICY INFORMATION

Policyholder: Don Hummer Trucking Corporation
Policy Effective Date: May 1, 2016
Policy Anniversary: January 1
Policy Number: GLUG-B25J
Group Number: G000B25J
Class(es): All Other Eligible Employees

ELIGIBILITY

You (the Employee) must be performing the normal duties of your regular job for the Policyholder on a regular and continuous basis 30 or more hours each week to be eligible for insurance.

If you are not eligible for insurance on the Policy Effective Date, or if you are hired after the Policy Effective Date, you become eligible for insurance the day after you complete the 60 day Eligibility Waiting Period.

WHEN INSURANCE BEGINS

You will become insured on the first day of the month that follows the day you become eligible, subject to certain conditions (as described in the Exceptions to When Your Insurance Begins provision in the Certificate).

Additional eligibility conditions apply as described in the Certificate.

BENEFIT AMOUNTS

Insurance for You (The Employee)

Your amount of life insurance is $10,000.

Your amount of accidental death and dismemberment (AD&D) insurance is equal to your amount of life insurance.

Benefit Reductions

As you grow older, the amount of life and AD&D insurance for you will be reduced according to the following schedule:

At the Age of:	The Original Amount of Insurance Will Reduce to:
70	50%

FEATURES

Living Benefits

In the event you incur a Terminal Condition while insured under the Policy, you, your Spouse or your legal representative may submit a Written Request for an advance payment of part of your life insurance death benefit. The maximum amount of Living Benefits available is 75% of the amount of life insurance for you in effect at the time of the request or $7,500, whichever is less.

Additional Accidental Death and Dismemberment (AD&D) Benefits

In addition to basic AD&D benefits, you are protected by the following benefits:

- Paralysis
- Airbag
- Common Carrier
- Seat Belt
- Childcare
- Child Education
- Spouse Education
- Continuation of Coverage for Your Dependent(s)

Continuation of Insurance for Layoff or Leave, Injury or Sickness, or Partial Disability

You may be able to continue insurance from the day you cease to be Actively Working, subject to certain conditions.

Continuation of Insurance for Total Disability with Waiver of Premium

You may be able to continue insurance for you from the day you cease to be Actively Working due to your Total Disability, subject to certain conditions.

Conversion

If group life insurance ends or the benefit reduces, you may apply for an individual policy of life insurance, subject to certain conditions.

EXCLUSIONS

Several exclusions apply to the accidental death and dismemberment (AD&D) benefits as described in the Certificate.