

Unimerica Life Insurance Company

Administrative Offices: 6300 Olson Memorial Highway, Golden Valley, MN 55427

Phone: 1-866-615-8727

Policyholder: PIBT/PINC

Policy Number: CPIC-101769

Effective Date: January 1, 2011

Premium Due Date: January 1 and the first day of each month thereafter

Policy Anniversaries will be each January 1

We, Unimerica Life Insurance Company, agree to provide, for eligible persons becoming insured under the Policy, the benefits according to the terms, provisions and limitations of it. The following pages, including any riders, endorsements or amendments, are part of the Policy.

The Policy is issued in consideration of the Policyholder's application, a copy of which is attached.

The Policy becomes effective at 12:01 A.M. Eastern Standard time on the Effective Date shown above. The Policy will continue in force by the payment of premiums when due. The Policy is subject to termination according to its terms.

Read the Policy Carefully

This is a legal contract between the Policyholder and Us. If the Policyholder has any questions or problems with the Policy, We will be ready to help the Policyholder. The Policyholder may call upon his agent or Our Home Office for assistance at any time.

The Policy is issued in and governed by the laws of the State in which it is delivered.

We have, by its President and Secretary, executed the Policy at Golden Valley, Minnesota. If the Policyholder or the Covered Person have questions, need information about their insurance, or need assistance in resolving complaints, call 1-866-615-8727.



Timothy F. Ryan, Secretary



Diane D. Souza, President

**Group Life, Accidental Death and
Dismemberment, Insurance Policy
Non-Participating**

The Consumer Services Division should be contacted after discussions with the insurer, its agent or other representatives, or both, have failed to satisfactorily resolve a consumer problem at: 300 S. Spring Street, Los Angeles, CA 90013. The phone number is: 1-800-927-HELP.

POLICY GENERAL PROVISIONS

Certificates: We will furnish a Certificate summarizing the benefits provided by the Policy to:

1. the Policyholder; or
2. any other person according to a mutual agreement among the other person, the Policyholder and Us;

for delivery to each Covered Person.

The Certificate(s) describe the benefits, terms, conditions, limitations and exclusions provided by the Policy. If there is a conflict between the Policy and the Certificate, the Policy will control.

Clerical Error: Clerical error, whether by the Policyholder or Us will not:

1. affect the amount of insurance which would otherwise be in effect; or
2. continue insurance which otherwise would be terminated; or
3. result in the payment of benefits not otherwise payable.

Conformity with State Statutes: Any provision of this policy which, on its effective date, is in conflict with the statutes of the state in which this policy was delivered or issued for delivery is hereby amended to conform to the minimum requirements of such statute.

Incorporation Provision: the provisions of the attached Certificate(s), any individual applications accepted by Us, and any riders, endorsements or amendments including those accepted or issued after the Policy Effective Date, are made a part of the Policy.

Information To Be Furnished: The Policyholder or its designee must give Us information, when and in the manner that we ask, needed to administer the Policy.

Records: The Policyholder must furnish all information required by Us to:

1. compute premiums; and
2. maintain necessary administrative records.

Records of the Policyholder, which have a bearing on insurance, will be available for inspection by Us at any reasonable time.

Once an error is discovered, an equitable adjustment in premium will be made. If the premium adjustment involves the return of unearned premium, the amount of the return will be limited to the 12-month period, which precedes the date We receive proof such an adjustment should be made.

Workers' Compensation: This Policy does not provide benefits required by Workers' Compensation laws.

Payment of Premiums: No insurance provided by the Policy will be in effect until the first premium for such insurance is paid. The first policy premium is payable on the Policy Effective Date. Each subsequent premium is due on the first day of each month thereafter.

The Policyholder is responsible for paying all premiums on or before the date they are due. However, the premiums may be paid to Us by any other person according to a mutual agreement among the other person, the Policyholder and Us.

The Policy will terminate on the last day of the period for which a premium is paid.

Payment of a premium for a period before it is due will not guarantee that the insurance will remain in affect

POLICY GENERAL PROVISIONS (continued)

Grace Period: A Grace Period of 31 days from the Premium Due Date will be allowed for the payment of each premium after the first premium payment. During the Grace Period, the insurance will remain in effect provided the premium is paid before the end of the Grace Period. Payment of Premium for a period before it is due will not guarantee that the insurance will remain in effect for that period. No Grace Period is provided when, prior to the end of the Grace Period, the Policyholder has given Us notice of intent to cancel the Policy.

Premium Rate Change: After the first Policy Anniversary Date, as well as on the first Policy Anniversary Date, We have the right to change premium rates as of any Premium Due Date but not more than once in any 12-month period.. We will notify the Policyholder in writing at least 180 days prior to the change in rates.

The premium rate may change prior to this time however, for reasons that affect the insured risk, which include:

1. a change in benefits;
2. a division, subsidiary, or affiliated company is added or deleted;
3. the number of Employees insured changes by 10% or more;
4. a new Law or a change in any existing Law is enacted which applies to the Policy.

A change may take effect on an earlier date if both the Policyholder and We agree to it. Except in the case of fraud, premium adjustments, refunds or charges will be made for only the current Policy year.

Nonparticipation: The Policy will not be entitled to share in Our surplus earnings.

POLICY CONTENTS

All of the provisions in the Certificate(s) of Coverage, riders, endorsements and any amendments issued for the Policyholder shown below are included and made part of this Policy.

DOCUMENTS	DESCRIPTION	EFFECTIVE DATE
Group Life, Accidental Death and Dismemberment Certificate Of Coverage	All active full-time Employees of the Enrolling Group	January 1, 2011