

EXHIBIT "A"

Effective January 1, 2025

Benefit Provision	Lincoln Current
Eligibility	<p>Class 1: FT Active EE working 35 hours per week</p> <p>Class 2: Part Time Law Director, & Assistant Law Director working at least 5 hours per week</p> <p>Class 3: Part Time council member working at least 5 hours per week</p>
Benefit Formula	Flat \$50,000
AD&D	Flat \$50,000
Guarantee Issue	\$50,000
Age Reduction Schedule	None
Accelerated Death Benefit	Included; pays 75% of benefit
Conversion Provision	Included
Waiver of Premium	Included
Contribution/Participation	100% Employer Paid; 100% Participation
Rate Guarantee	<p>24 months (1/1/2024 - 12/31/2025)</p>
Estimated Covered Volume	<p>Current Rates \$7,200,000</p>
Life/\$1,000	\$0.250
AD&D/\$1,000	\$0.030
ESTIMATED MONTHLY PREMIUM	\$2,016
ESTIMATED ANNUAL PREMIUM	\$24,192