CONTINENTAL AMERICAN INSURANCE COMPANY

P.O. Box 427 Columbia, South Carolina 29202

800.206.8826

Group Term Life and Long Term Disability Insurance Policy
Non-Dividend Paying

POLICYHOLDER:	BMC Helix, Inc.
POLICY NUMBER:	GLD0000170
POLICY EFFECTIVE DATE:	January 1, 2026
POLICY ANNIVERSARY DATE:	January 1, 2027, and each following January 1st.
POLICY SITUS:	Texas

Continental American Insurance Company (referred to as CAIC) will provide benefits under this policy. CAIC makes this promise subject to all of this policy's provisions. A Certificateholder's benefits and rights under this policy will not be less than those stated in the Certificate of Coverage.

The Policyholder should read this policy carefully and contact CAIC promptly with any questions.

This policy is issued in and governed by the laws of the state of Texas and in compliance with the Interstate Insurance Product Regulation Commission standards, and to the extent applicable by the Employee Retirement Income Security Act of 1974 (ERISA) and any amendments.

Entire Contract – This entire contract consists of:

- all policy provisions and any amendments and endorsements to this policy and its Exhibits;
- the Certificate of Coverage and any amendments and endorsements to the Certificate of Coverage;
- the Policyholder's Signed application; and
- for Contributory Insurance, the Insured Person's completed evidence of insurability, if any.

We will only make changes that are consistent with Interstate Insurance Product Regulation standards, and any endorsements or amendments used to effect such changes are subject to prior approval by the Interstate Insurance Product Regulation Commission and shall not affect the insurance provided until the effective date of the change, unless retroactivity is required by the Interstate Insurance Product Regulation Commission.

Signed for CAIC at its home office in Columbia, South Carolina on the Policy Effective Date.

<u>CONFORMITY WITH INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION STANDARDS</u>

The policy has been approved under the authority of the Interstate Insurance Product Regulation Commission and issued under the Commission standards. Any provision of this policy that on the provision's effective date is in conflict with Interstate Insurance Product Regulation Commission standards is hereby amended to conform to the Interstate Insurance Product Regulation Commission standards as of the provision's effective date.

Virgil R. Miller

Virgil R. Miller, President

J. Matthew Loudermilk, Secretary

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ELIGIBILITY AND EFFECTIVE DATES OF INSURANCE

The eligibility and effective dates of insurance provisions for each eligible class provided under this policy are set forth in the Certificate(s) issued with this policy and the appropriate records of the Policyholder and CAIC. Provisions setting forth the conditions, if any, under which we require a person to furnish evidence of insurability satisfactory to us to obtain coverage, are also set forth in the Certificate(s).

SCHEDULE OF BENEFITS

The Schedule of Benefits which apply under this policy are set forth in the Certificate(s) attached to this policy.

PREMIUM

Premium Payments

This policy and the insurance provided under it, is issued in return for the payment of required Premiums by the Policyholder.

Premiums are payable at the address shown on *Exhibit 1-Schedule of Initial Premium Rate(s)*. The Premium is due on and payable on or before the effective date of this policy. Later Premiums are due on each succeeding Premium due date as stated on *Exhibit 1*. These dates are the Premium due dates. All amounts are to be paid in the United States dollar.

CAIC and the Policyholder may agree upon a different frequency for the payment of Premiums. In that case, Premium due dates will be adjusted to reflect the agreed upon frequency.

If this policy, or one or more of the plans of insurance provided by this policy, ends for any reason, all Premiums due must be paid. If we accept Premium after the date this policy ends, this will not act to reinstate this policy. We will refund any unearned Premium as soon as reasonably possible, but in no event later than 30 days following receipt of the unearned Premium. Delayed refund of any unearned Premium shall subject to simple interest at the rate of 10% per year beginning with the 31st day after receipt of the unearned Premium and ending on the day the Premium refund is issued.

Cost of Insurance

The initial premium rate(s) in effect on the Policy Effective Date are those determined by us.

The initial premium rate(s) for this policy are indicated on *Exhibit 1* attached to this policy.

The Premium due on any Premium due date is determined by the total amount of insurance provided under this policy on such date, multiplied by the appropriate premium rate(s) that are in effect on that date, subject to any premium adjustments, if applicable. We may use any reasonable method to compute Premiums due under this policy.

Premium Contributions from Employees

Each Certificate issued with this policy describes if insurance is Contributory or Non-Contributory for each class of Insured Persons.

Contributory Insurance

The Policyholder determines the amount, if any, of each Employee's Contribution toward the cost of the insurance under this policy. The maximum amount that an Employee may be required to contribute to the cost of such insurance will not exceed the Premium charged for such insurance.

If this policy, or a line of coverage under this policy, terminates for any reason, the Policyholder must refund or otherwise account to each Employee all Contributions received or withheld from Employees for Premiums not actually paid to, or Premium amounts refunded to the Policyholder by us.

Non-Contributory Insurance

The Policyholder will not require the Employees to contribute to the cost of Non-Contributory Insurance, except:

- during periods where insurance that would otherwise be terminated, and is continued under the continuation provisions of the Certificate; or
- where necessary for the Policyholder to comply with applicable tax law.

Initial Rate Guarantee and Rate Changes

A change in premium rate(s) will not take effect before the later of the expiration of the rate guarantee period or the Policy Anniversary Date. Refer to *Exhibit 1* for the rate guarantee period.

The rate guarantee supersedes only those provisions appearing elsewhere in this policy which give us the right to change the premium rate(s), and then, only for the period of time for which the rate(s) are guaranteed. However, we may change the premium rate(s) during the rate guarantee period in accordance with the *"Right to Change Premium Rate(s)"* provision below. The rate guarantee in no way affects, amends, or supersedes any other provision in this policy.

Right to Change Premium Rate(s)

We will notify the Policyholder In Writing at least 31 days before a Premium rate is changed.

New premium rate(s) will apply only to Premiums that become due on or after the date the rate change takes effect.

Premium rate(s) may be changed:

1. on any date CAIC and the Policyholder mutually agree to In Writing;
2. on any date on or after the first Policy Anniversary Date, except as may be required by any rate guarantee period. We will notify the Policyholder In Writing at least 31 days prior to such change;
3. at any time, even during the rate guarantee period, we may change premium rate(s) for changes which materially affect the risk or cost assumed for the insurance provided by this policy, as follows:
    a. on the date this policy is changed by rider, amendment, or endorsement;
    b. on the date a division, subsidiary, associated company, affiliated company, branch, or similar entity, is added or deleted from this policy for any reason, including organizational restructuring, acquisition, spin-off, or similar situations;
    c. on the date a class of eligible persons is added or deleted from this policy for any reason, or changes for any reason, by 25% or more since the later of the Policy Effective Date and the last date premium rate(s) were changed, including organizational restructuring, acquisition, spin-off, lay-off business interruption, or similar situations;
    d. when there is a significant change in the geographic distribution of Employees; or
    e. there was a material misrepresentation in any experience reported to us during the pre-sale process.
4. at any time, even during the rate guarantee period, when any law, regulation or Interstate Insurance Product Regulation Commission standard is enacted, promulgated, amended, or clarified, or the administration of such laws, regulations or standards requires:
    a. a change in the insurance provided by this policy;
    b. a change in a class or classes of persons eligible for insurance under this policy;
    c. a change that affects our benefit obligations under this policy; or
    d. a change that results in additional tax(es) to be paid.
5. at any time even during the rate guarantee period, when a Premium due date coincides with or next follows:
    a. a change greater than 25% in the number of insured Employees since the later of the Policy Effective Date and the last date premium rate(s) were changed; or
    b. a change greater than 25% in the amount of insurance provided by this policy since the later of the Policy Effective Date and the last date premium rate(s) were changed.

Adjustments in Premium Due

Premium increases or decreases which take effect during a Policy Month are adjusted and due on the next Premium due date following the change. Changes will not be pro-rated daily.

Premium changes for new Insured Persons or for increases in insurance amounts will begin on the Premium due date which coincides with or next follows the date of the addition or the change.

However, if evidence of insurability is required for such insurance, Premium will be charged as of the date such insurance takes effect.

For any insurance that is added, increased, or becomes effective after this policy or a plan of insurance is in force, the Premium charges will begin on the effective date of the change.

Otherwise, the Premium changes will begin on the first day of the next Policy Month.

Premium charges for terminated persons will end, and decreases for insurance amounts will begin, on the Premium due date which coincides with or next follows the termination or the change in amount.

This method of charging Premium will neither commence any insurance after the date it would otherwise begin nor extend any insurance coverage beyond the date it would otherwise terminate pursuant to the applicable effective date or termination provisions of this policy.

If insurance ends because this policy ends, or because insurance of a class of persons ends, Premium for such insurance will be charged to the date it ends. If insurance ends for any other reason, Premium will be charged to the end of the Policy Month in which such insurance ends.

For insurance, which is decreased or terminated, Premium charges will be adjusted as of the effective date of the change.

We will only adjust Premium for the current policy year and the prior policy year. Where permitted by applicable law of the governing jurisdiction, in the case of fraud, Premium adjustments will be made for all policy years.

The new Premium will apply only to Premiums due on or after the date the rate change takes effect. Each Premium due will include any adjustment in past Premiums which is caused by those changes which have not been taken into account at a prior date.

Where permitted by applicable law of the governing jurisdiction, in the case of fraud, Premium adjustments will be made for all policy years.

Premium Refunds and Adjustments

Retroactive Adjustments

We will notify the Policyholder In Writing of any underpayments or overpayments when confirmed by us. The Policyholder must make payment of an underpayment within 30 days of receipt of Written notice from us unless other arrangements are agreed to by us In Writing.

We will refund an overpayment to the Policyholder within 30 days of the date the overpayment is confirmed by us. The Policyholder may only receive a maximum of 12 months credit for any correction due to the Policyholder's failure to timely notify us of changes including but not limited to, a reduction in, or cancellation of benefits. We may reduce any such credits by the amount of any Premium due or payments made on behalf of an Insured Person before the correction was requested.

Retroactive additions of eligible persons will be made solely by us and be based upon eligibility guidelines stated in the Certificate(s) and are subject to the payment of all applicable Premiums.

Life Insurance Waiver of Premium

We do not require Premium payments for an Employee's life insurance if that Employee has satisfied, and continues to satisfy, the requirements of the *WAIVER OF PREMIUM WHILE YOU ARE TOTALLY DISABLED ("WAIVER OF PREMIUM BENEFIT")* provision.

Long Term Disability Premium Waiver

We do not require Premium payments from the Policyholder or an Insured Person for an Employee's long term disability insurance while an Employee is receiving disability payments from us.

Administrative Services Reimbursement

We may reimburse the Policyholder for a portion of the fee charged by the enrollment firm or administration platform provider to enroll their Employees.

Grace Period

Each Premium due, after the initial Premium, may be paid up to 31 consecutive days after its Premium due date. This period is the grace period.

The insurance provided by this policy for which Premium has not paid will stay in effect during the grace period. We will notify the Policyholder In Writing that, if the Premium is not paid by the end of the grace period, such insurance will end at the end of the last day of the grace period. If we fail to give Written notice to the Policyholder by the end of the grace period, such insurance will continue in effect until the date notice is given.

The Policyholder may notify us In Writing of its intent to terminate this policy or a plan to insurance provided under this policy prior to the end of the grace period in accordance with this policy's terms and conditions. In this case, this policy or the plan of insurance will end on the later of:

- the date stated in the notice; or
- the date we receive the notice.

The Written notice to be given by us and required by the second paragraph of this provision will not be necessary if the Policyholder notifies us of its intent to end this policy or a plan of insurance. If the Policyholder replaces the insurance provided by this policy for which Premium has not been paid with other group insurance but does not notify us of its intent to end the insurance provided under this policy, these grace period provisions will still apply.

If more than one plan of insurance coverage is provided under this policy, having the same Premium due dates and the same length grace period, this *Grace Period* provision will apply to all such coverages. In the absence of Written notice from the Policyholder of its intent to end a specific plan of insurance, failure to pay the entire Premium due by the end of the grace period will end all insurance under this policy.

If more than one plan of insurance coverage is provided under this policy then, to the extent there are different Premium due dates, or different length grace periods for such coverages, this *Grace Period* provision will apply to each coverage independently of the others.

We may extend a grace period by giving Written notice to the Policyholder. Such notice will state the date insurance will end if the Premium remains unpaid.

We may accept a partial payment of Premium due without waiving our right to collect the entire amount due. If we expressly agree to accept late payment of a Premium without terminating this policy, the Policyholder remains liable for all Premiums during the extended period.

The Policyholder is required to pay a pro rata Premium for any period this policy was in force during the grace period. Premiums must be paid for a grace period, any extension of such period, and any period insurance was in effect for which Premium was not paid. We may recover from the Policyholder our costs of collecting any unpaid Premiums, including reasonable attorneys' fees and costs of litigation.

END OF INSURANCE PROVIDED BY THIS POLICY

Termination by Mutual Consent

This policy, or one or more of the plans of insurance provided under this policy, can be terminated at any time by the mutual Written consent of the Policyholder and us. In this case, termination will be effective on the date stated In Writing.

Termination by the Policyholder

The Policyholder can end this policy or one or more of the plans of insurance provided by this policy by giving 31 days' advance Written notice to us. The notice must state when such termination will occur. In this case, this policy will end on the later of the date stated in the Written notice, or the date we received the notice. It will not be effective during a period for which Premium has been paid to us for the coverage.

Termination by Us

We can end this policy, or one or more of the plans of insurance provided by this policy:

1. for non-payment of Premium when due, as set forth in the grace period provisions;
2. for any reason on any Policy Anniversary, by giving 90 days' advance Written notice to the Policyholder;
3. in the event of fraud by the Policyholder by giving 31 days' advance Written notice to the Policyholder;
4. on any Premium due date upon 31 days' Written notice, if on such date:
    a. there are fewer than 2 Employees insured;
    b. for Non-Contributory Insurance, fewer than 100% of those Employees eligible are insured;
    c. for Contributory Insurance, fewer than 25% of those Employees eligible are insured;
    d. for Contributory Insurance, fewer than 25% of those Employees with Dependents eligible are insured;
    the Policyholder changes its eligibility or participation requirements without our consent; or
    e. the Policyholder ceases to meet the requirements for an eligible group as defined under any applicable law or regulation.
5. on any Premium due date, by giving the Policyholder 31 days' advance Written notice, if the Policyholder fails to provide information or perform any obligations required by this policy, or any applicable law; or
6. on the date on which the last Certificate in effect under this policy ends.

We reserve the right to review and terminate all class(es) covered under this policy if any class(es) cease(s) to be covered.

Notice of Termination

The Policyholder must give Written notice of this policy ending to all Certificateholders as soon as reasonably possible. The Written notice will include information regarding the Certificateholder's right to conversion and other rights, if any, as provided in the Certificate(s).

Effect of Termination

The termination of this policy will not relieve either party from any obligation incurred before the date of termination. If this policy or a plan of insurance provided by this policy is terminated, the cancellation will not affect a payable claim.

Reinstatement

To reinstate this policy, the Policyholder must submit a Written request for reinstatement and send it to our administrative office along with the required Premium. If this request is approved, this policy will be reinstated on the date stated.

Continuation of Coverage and Life Insurance Conversion Rights

The Policyholder or the Policyholder's designee is responsible to notify Insured Persons of their right to continue coverage pursuant to the continuation provisions in the Certificate(s) and applicable law, if any.

The Policyholder or the Policyholder's designee is responsible to provide notification to each Employee after termination or reductions to life insurance coverages, of their conversion right in the time frame set forth in the Certificate(s), including a description of plans available, Premium amounts, and application forms.

GENERAL PROVISIONS

Policy Changes or Waivers

This policy may be changed. Only the president and secretary of CAIC can approve a change. The approval must be In Writing and endorsed on or attached to this policy. No other person, including an agent, may change this policy or waive any part to it. A copy of any rider, amendment, or endorsement issued will be provided to the Policyholder for attachment to this policy and for attachment to the Certificate(s) if the change affects the Certificate(s).

The terms and provisions of this policy, a Certificate, and an Exhibit issued under this policy may be changed, at any time, without the consent of the Insured Persons or anyone else with a beneficial interest in it. We will only make changes that are consistent with Interstate Insurance Product Regulation Commission standards.

Mutual Consent

This policy may be changed by rider, amendment, or endorsement at any time by mutual Written agreement of the Policyholder and us. Such changes must be In Writing and Signed by the president and secretary of CAIC and by an authorized representative of the Policyholder. Changes must be consistent with Interstate Insurance Product Regulation Commission standards.

All Other Changes

This policy may also be changed by amendment or endorsement issued by us without the consent of the Policyholder within 30 days' Written notice to the Policyholder. This change will be made by Written endorsement and Signed by the president and secretary of CAIC. Changes must be consistent with Interstate Insurance Product Regulation Commission standards.

Changes by rider, amendment, or endorsement are limited:

- to incorporate provisions agreed upon prior to issuance of this policy;
- to correct an error in this policy, including any Certificate issued to anyone;
- to a change in Interstate Insurance Product Regulation Commission standards, or any state, local, or federal law, regulation, or ruling of a jurisdiction that affects a person covered under this policy;
- to a change in the administration of applicable Interstate Insurance Product Regulation Commission standards, or local, state, or federal law or regulation;
- to reflect a change in our administrative practices;
- to reflect policy liberalizations to the extent such changes do not result in either a reduction in or the elimination of benefits or coverage, or an increase in Premiums; and
- to reflect the exercise of a right or rights set forth under the terms of this policy.

Payment of the applicable Premium after notice of the proposed changes will be deemed to constitute the Policyholder's Written agreement of those changes on behalf of all persons covered under this policy.

Any rider, endorsement, or amendment will not affect the insurance provided under Certificate(s) until the effective date of the change, unless retroactivity is required by the Interstate Insurance Product Regulation Commission, or any state, local, or federal law, regulation, or ruling of a jurisdiction that affects a person covered under this policy. Riders, amendments, and endorsements are subject to prior approval by the Interstate Insurance Product Regulation Commission.

A copy of the rider, endorsement, or amendment will be provided to the Policyholder for attachment to this policy. Changes that affect Certificate(s) issued under this policy will be evidenced by a replacement Certificate(s), or Certificate riders, amendments, or endorsements issued to the Policyholder, or the Policyholder's designee, for delivery to each Certificateholder, as appropriate.

Any rider, endorsement, or amendment added to this policy after the date of issue that diminishes rights, benefits, or coverage in the policy will require Signed acceptance by the Policyholder.

Changes may only be made on forms approved by the Interstate Insurance Product Regulation Commission and must be consistent with Interstate Insurance Product Regulation Commission standards.

Certificate of Coverage

We will furnish the Policyholder or the Policyholder's designee with a Certificate of Coverage for delivery to each Insured Person. The Certificate of Coverage describes the benefits and rights under the Certificate of Coverage. A Certificateholder's benefits and rights under this policy will not be less than those stated in the Certificateholder's Certificate of Coverage. It is the Policyholder's responsibility to deliver the Certificate of Coverage to the Certificateholder. Upon request, the Policyholder or its plan administrator will deliver a paper copy of the Certificate to the Certificateholder.

Time Period

For purposed of effective dates and ending dates under this policy, all days begin and end at 12:01 A.M. standard time at the Policyholder's address.

Access to Records and Right to Audit

The Policyholder must make payroll and other records directly related to an Employee's coverage under this policy available to us for inspection, at our expense, at the Policyholder's office, during regular business hours, upon reasonable advance request. This provision will survive termination of this policy.

We reserve the right to audit the Policyholder's billing records and Premium accounting practices once a year during business hours upon 30 days' Written notice.

Newly Eligible Persons

All new persons in the class(es) eligible for coverage under this policy shall be added to such class(es) for which they are eligible.

Incontestability

Any statement made by the Policyholder is considered a representation and not a warranty. We will not use such statements to reduce or deny a claim or cancel insurance, unless it is in a Written application which has been made a part of this policy.

We will not use such statements to contest the insurance under this policy after this policy has been in effect for two years from its effective date of the last date of reinstatement, except in the case of fraud, where permitted by applicable law of the governing jurisdiction. For any applied for increases in coverage, a new two-year contestability period is applicable to the amount of the applied increase.

No statement will be used to contest the insurance under the policy unless the statement is material to the risk accepted by us.

Assignment of This Policy

This policy is not assignable except and to the extent such assignment may be agreed to by us. Such assignment will not affect us until we receive Written notice at our home office and give our Written approval.

If we agree to the assignment, the Policyholder is required to advise all Certificateholders of any assignment In Writing, via certified mail, or electronic mail, where allowed by law. None of the Insured Persons' rights will be affected by such assignment.

The assignability of Certificate(s) attached to this policy, and of the rights and benefits arising under such Certificate(s), is described in the Certificate(s).

Information Needed and Policy Administration

All information necessary to compute Premiums and carry out the terms of this policy will be provided by the Policyholder and us.

Such information:

- must be provided in a timely manner and in a format as agreed to by us and the Policyholder;
- will be provided, maintained, and administered as agreed to In Writing by the president and secretary of CAIC and the Policyholder; and
- if maintained by the Policyholder, may be examined by us or our designee at any reasonable time.

Any act undertaken by the Policyholder that relates to the insurance provided under this policy must be consistent with the terms of such insurance and with our requirements; including but not limited to the eligibility requirements of coverage as set forth in the Certificate(s) to this policy.

We will not be liable to Insured Persons for the fulfillment of any obligation prior to information being received by us In Writing in a form satisfactory to us.

The Policyholder must notify us of the date in which an Employee's employment ceases for the purpose of termination of coverage under this policy. Subject to applicable law, unless otherwise provided in the Certificate(s), we will consider an Employee's employment to continue until stopped by the Policyholder.

The provision will survive termination of this policy.

Clerical Error of Data

If the Policyholder or CAIC make a clerical error in keeping or providing the data, the Premium and/or benefits will be adjusted as warranted, according to the correct data. An error will not end insurance validly in force, nor will it continue insurance validly ended, or create insurance coverage where no coverage existed.

Misstatement of Age

If an Insured Person's age is misstated, the correct age will be used to determine if insurance is in effect and, as appropriate, adjust Premiums and/or benefits.

Electronic Transactions

Any transaction relating to this policy may be conducted by electronic means if performance of the transaction is consistent with applicable state and federal law. Any notice required by the provisions of this policy given by electronic means will have the same force and effect as notice give as a Written document.

Interpretation of this Policy

If this policy comprises a part of an employee benefits plan, we retain authority to determine eligibility under the policy's terms, make factual determinations, to interpret policy terms and to ascertain whether and to what extent the claimant and beneficiaries are entitled to benefits. We have no authority or responsibility as to any other benefit which may be provided beyond this policy, or any other plan of benefits.

We have the right to adopt reasonable policies, procedures, rules, and interpretations of this policy and the Certificate(s) in order to promote orderly and efficient administration. Our failure to implement or insist upon compliance with any provision of this policy at any given time or times does not constitute a waiver or our right to implement or insist upon compliance with that provision at any other time or times. This includes, but is not limited to, the payment of Premiums. This applies regardless if the circumstances are the same.

Non-Dividend Paying

This policy does not pay dividends.

Compliance with Economic Sanctions Law or Regulation

Notwithstanding any other terms under this policy, we shall not provide coverage nor will we make any payments or provide any service or benefit to any insured, beneficiary, or third party who may have any rights under this policy to the extent that such coverage, payment, service, benefit, or any business or activity of an Insured Person would violate any applicable trade or economic sanctions law or regulation.

Relationship Between the Parties

The relationship between the parties is a contractual relationship between independent contractors. Neither party is an agent or employee of the other in performing its obligations pursuant to this policy.

Delegation and Subcontracting

The Policyholder acknowledges and agrees that we may enter into arrangements with third parties to delegate functions under this policy such as we determine appropriate in our determination and as consistent with applicable laws and regulations. The Policyholder also acknowledges that our arrangements with third party vendors are subject to change in accordance with applicable laws and regulations.

DEFINITIONS

Certificate means the document which describes the Insured Person's benefits and rights under this policy, and includes any riders, endorsements, amendments, notices, or other attachments to the Certificate. The Certificate(s) is attached to this policy. An Insured Person's benefits and rights under this policy will not be less than those stated in the Certificate.

Certificateholder means the person who is eligible for benefits provided by the Policyholder's policy, who has received a Certificate of Coverage, and for whom Premium has been paid.

Contribution means any amount the Policyholder may require the Insured to pay toward the total Premium that we change for the insurance provided by this policy.

Dependent means any person who qualifies as a Dependent under the Certificate(s) attached to this policy for whom Premium has been paid.

Employee means any person who qualifies as an Employee under the Certificate(s) attached to this policy for whom Premium has been paid.

Employer means the Policyholder and any subsidiary or affiliate entity listed in Exhibit 2.

Exhibit means any attachment to this policy referred to as an Exhibit. An Exhibit to this policy includes a *Schedule of Initial Premium Rate(s)* and other attachments as agreed to by the Policyholder and us.

Insured Person means a person who is eligible for coverage and is the subject of insurance under the Certificate(s) attached to this policy for which Premium is paid.

Minimum Participation Number means the minimum amount of Certificateholders required to keep this policy in an active status.

Policyholder means the entity to whom this policy is issued and who sponsored the coverage for its Employees.

Policy Month means the one-month period beginning on the Policy Effective Date as defined on the *Schedule of Initial Premium Rate(s)* attached to this policy. Subsequent Policy Months will begin on the same day of each subsequent calendar month.

Premium means the amount that must be paid to us for the insurance provided under this policy.

Signed means any symbol or method executed or adopted by a person with the present intention to authenticate a record, and which is on or transmitted by paper, electronic media, or other durable media and which is consistent with applicable law.

We, Us, and Our (with or without initial capital letters) means Continental American Insurance Company.

Written or In Writing means a record which is on or transmitted by paper, electronic media, or other durable media and which is consistent with applicable law.

Exhibit 1

SCHEDULE OF INITIAL PREMIUM RATE(S)

This schedule lists the initial premium rate(s) on the effective date of this policy. Rate(s) are subject to change in accordance with the *Premium Rate Changes* provision of this policy.

Effective Date: January 1, 2026

Premium Due Date: The Policy Effective Date and each succeeding calendar month.

Premiums are payable at: **Continental American Insurance Company**

P.O. Box 740272
Atlanta, GA
30374-0272

Employer: The Policyholder which includes any division, subsidiary, or affiliated company named in this policy.

Eligible Classes of Employees to which this Schedule applies:

All Classes

Minimum Participation Number: 2

Rate Guarantee Period: 3 years.

Policy Term: 1/1/26-12/31/28

Term Life Rates:

Employee: Basic Term Life: $0.128 per $1,000of Coverage.

Supplemental Term Life:

Age	Rates per $1,000 of Coverage
< 25	$0.033
25-29	$0.033
30-34	$0.039
35-39	$0.045
40-44	$0.065
45-49	$0.095
50-54	$0.170
55-59	$0.300
60-64	$0.330
65-69	$0.500
70-74	$0.860
75+	$0.860

Spouse: Supplemental Term Life:

Age	Rates per $1,000 of Coverage
< 25	$0.056
25-29	$0.056
30-34	$0.071
35-39	$0.106
40-44	$0.181
45-49	$0.300
50-54	$0.482
55-59	$0.667
60-64	$0.950
65-69	$1.418
70-74	$2.363
75+	$5.770

Child: Supplemental Term Life: $0.240 per $1,000 of Coverage.

Accidental Death and Dismemberment Rates (AD&D):

Employee: Supplemental AD&D: $0.030 per $1,000 of Coverage.

Employee & Family: Supplemental AD&D: $0.050 per $1,000 of Coverage.

Employee Long Term Disability Rates:

Core Long Term Disability: $0.202 per $100 Monthly Covered Payroll.

Buy-Up Long Term Disability: $0.378 per $100 Monthly Covered Payroll.

Exhibit 2

LIST OF POLICYHOLDER SUBSIDIARIES, AFFILIATES, DIVISIONS, BRANCHES AND OTHER SIMILAR ENTITIES COVERED UNDER THE POLICY

The subsidiaries, affiliates, divisions, branches, and other similar entities listed below are included for insurance under this policy as of the effective dates shown below. The Policyholder acts for all listed subsidiaries, affiliates, divisions, branches, and other similar entities in all matters of this policy. Such actions bind all listed subsidiaries, affiliates, divisions, branches, and other similar entities.

CAIC and the Policyholder may, from time to time, agree to change this list. If a change is needed, a policy amendment will be issued and attached to this policy to reflect the change to this Exhibit.

Name of Subsidiary, Affiliate, Division Branch and Other Similar Entity

1. BMC Helix Federal, LLC
2. BMC Federal, LLC