

Life/AD&D Benefits

Insured by Lincoln National Life Insurance Company – Policy # 10043702

Life – AD&D Benefit	\$25,000	
Reduction Schedule	Benefits will reduce by 35% at age 65; an additional 25% at age 70; and, an additional 15% at age 75. Benefits terminate at retirement	
Dependent Life	\$2,000 Spouse – Benefits terminate at age 70 \$1,000 Children age 14 days to age 19 / 23 if full time student	
Accidental Death & Dismemberment (AD&D) Loss must occur while insured and within 365 days after the accident is sustained	<u>Loss:</u> Both Hands Both Feet Sight of Both Eyes One Hand & One Foot One Hand & Sight of One Eye One Foot & Sight of One Eye One Hand One Foot Sight of One Eye Common Carrier Benefit	<u>Amount of Additional Benefit Paid:</u> 100% 100% 100% 100% 100% 100% 50% 50% 50% Loss of Life or Loss of 2 or more members pays 2x principal sum shown
Accelerated Benefits	If you become terminally ill with a life expectancy of 12 months or less and have been insured under the policy for at least 12 months, you may elect to receive a portion of your life insurance benefit up to 75% in advance. Upon death, your beneficiary will receive the balance of your benefit.	
Safe Driver Benefit	If you die as a direct result of a covered auto accident for which AD&D benefits are payable and were wearing a properly installed seatbelt, you will receive an additional benefit of \$2,500. An additional Air bag benefit of \$2,500 could also be payable.	
Waiver of Premium	If you become totally disabled while insured, are less than age 60, and remain totally disabled for at least 6 months in a row, your life and dependent life will continue until the day you reach age 70. If total disability ends, you may exercise the conversion privilege.	
Conversion	If your insurance terminates because you are no longer employed full-time, all or part of your insurance may be converted to an individual life insurance policy if you apply within 31 days of termination. Conversion does not require proof of medical insurability.	
Beneficiary Connect	Offers free beneficiary assistance including unlimited phone contact with grief counselors and legal advisors; up to 6 sessions or equivalent professional time for consultation; memorial planning assistance; child and elder care referrals; other support services including financial counseling and moving / relocation services.	

For a complete description of your benefits, please refer to your Certificate of Insurance. In the event of ambiguity and/or conflict between this synopsis and the Certificate, the Certificate shall control.