

Life and AD&D insurance helps you protect those who matter most.

You don't know what the future may hold. But you *can* take an important step now to help secure your loved ones' future.

Term life and optional AD&D (accidental death & dismemberment) insurance from Lincoln Financial Group can help. Term life insurance provides protection for the ones you love while you're at your current job (longer if you decide to take the insurance with you when you leave). If something happens to you, they receive an important cash benefit right when they need it most. Optional AD&D offers additional coverage in the event of a covered accident.

It pays to have life and AD&D insurance.

Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, such as:

- Paying for everyday expenses like the rent or mortgage, groceries, utilities, and medical bills
- Paying off home loans, car loans, and credit cards
- Covering current and future education costs
- Providing for final expenses, including the cost of a funeral
- Protecting retirement plans and savings accounts

Optional AD&D provides even more coverage:

- For your loved ones if you die in an accident (in addition to the cash benefit they receive from life insurance)
- For you if you suffer a covered loss in an accident, such as losing a limb or your eyesight

Those you select as beneficiaries can choose from a number of convenient benefit payment options. See the enclosed Summary of Benefits for details and coverage amounts.

It's affordable, too, with group rates.

Group rates are typically more affordable than what you might pay for an insurance plan on your own. And with payroll deduction, no money is due now. Your premium simply comes out of your paycheck.





**Now Available to
Central Lyon Community School:
Life and optional AD&D insurance with affordable group rates**

Provide for your loved ones. And yourself.

Life goes on, even after you're gone. Now you can help ensure the life you started — and the people you started it with — go on without you.

Here's how this important coverage works.

- If you die, the loved ones you designate receive a cash benefit through your term life insurance. You can secure up to \$150,000 in guaranteed coverage without providing evidence of insurability (documentation of your health history, which can include a statement from a physician or a medical examination). Or, you can get up to 5 times your annual salary (\$300,000 maximum) by providing evidence of insurability.
- If your death is the result of a covered accident, your loved ones receive an additional cash benefit of the same amount when you add optional AD&D insurance.
- If you are severely injured in a covered accident (losing a limb or your eyesight, for example), you receive a cash benefit of half your term life insurance amount when you add optional AD&D insurance.

Coverage is also available for your spouse and dependent children. A complete Summary of Benefits is included on the next few pages.

Here are some expenses to consider.

When deciding how much coverage you may need, keep in mind the types of expenses your loved ones could face. For example:

- Everyday expenses such as the rent/mortgage, groceries, utilities, and medical costs
- Debt such as a home loan, car loan, credit cards, and student loans
- Future expenses such as education, retirement, weddings, and travel

Here's how little you pay with group rates.

- A 40-year-old employee can get \$150,000 of life insurance for just \$15.00 per pay period or \$150,000 of life and optional AD&D insurance for \$18.75 per pay period without providing evidence of insurability.
- The employee's spouse and dependent children can be covered, as well, for just a little more.

See the Summary of Benefits for coverage amounts and monthly premiums.

The Lincoln Term Life and AD&D Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death
- Provides an additional cash benefit to your loved ones if you die — or to you if you lose a limb or your eyesight — in a covered accident when you add optional AD&D insurance
- Features group rates for employees
- Includes *LifeKeys*[®] services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*SM services, which give you and your family access to emergency medical help when you're traveling

No money is due at enrollment. Your premium simply comes out of your paycheck.



Life and AD&D Insurance Summary of Benefits

Prepared for: **full-time employees of Central Lyon Community School**

Group rates for employees make life and optional AD&D insurance more affordable than ever. This plan provides coverage for you, a spouse, and dependent children. Additional benefits and services of the plan are outlined below.



Your premium comes out of your paycheck, so no money is due now.

Coverage for You

You can secure term life insurance only or term life and optional AD&D insurance if you are an active Central Lyon Community School employee. In the event of your death, a cash benefit is paid to the beneficiary/beneficiaries you name. If you do not name a beneficiary, or that person dies before you, the cash benefit may go to your estate. See the plan contract for additional details.

Term Life Insurance | Employee

Guaranteed coverage amount	\$150,000
Maximum coverage amount	5 times your annual salary (\$300,000 maximum)
Minimum coverage amount	\$10,000

Optional AD&D (Accidental Death & Dismemberment) | Employee

Coverage amount	Equal to the life insurance amount chosen
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Guaranteed Life Insurance Coverage Amount

- You can choose a coverage amount up to \$150,000 without providing evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by up to \$20,000 during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 5 times your annual salary (\$300,000 maximum) with evidence of insurability. See the Evidence of Insurability page for details.
- The maximum coverage amount for employees 70 and older who are electing coverage for the first time is \$50,000.
- Coverage amounts are reduced when an employee reaches age 70.
- For complete plan details, please see your contract.

Optional AD&D (Accidental Death & Dismemberment) Coverage Amount

- When you choose life insurance for yourself, you can get the same amount of optional AD&D coverage for a small additional cost.

Employee Age Range	Life Premium Rate	Life & AD&D Premium Rate
0 - 24	0.0000500	0.0000750
25 - 29	0.0000600	0.0000850
30 - 34	0.0000800	0.0001050
35 - 39	0.0000900	0.0001150
40 - 44	0.0001000	0.0001250
45 - 49	0.0001500	0.0001750
50 - 54	0.0002300	0.0002550
55 - 59	0.0004300	0.0004550
60 - 64	0.0006600	0.0006850
65 - 69	0.0012700	0.0012950
70 - 74	0.0020600	0.0020850
75 - 79	0.0020600	0.0020850
80 - 99	0.0020600	0.0020850

Group Rates for You

The estimated monthly premium for life insurance only or life and optional AD&D insurance is determined by multiplying the desired amount of coverage (in increments of \$10,000) by the employee age-range premium rate.

$$\text{\$} \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}}$$

coverage amount premium rate monthly premium

Note: Rates are subject to change and can vary over time.

**Employee | Monthly Premiums
for Select Life Insurance Coverage Amounts**

Employee Age Range	\$10,000	\$20,000	\$50,000	\$60,000	\$100,000	\$120,000	\$150,000	\$300,000
0-24	\$0.50	\$1.00	\$2.50	\$3.00	\$5.00	\$6.00	\$7.50	\$15.00
25-29	\$0.60	\$1.20	\$3.00	\$3.60	\$6.00	\$7.20	\$9.00	\$18.00
30-34	\$0.80	\$1.60	\$4.00	\$4.80	\$8.00	\$9.60	\$12.00	\$24.00
35-39	\$0.90	\$1.80	\$4.50	\$5.40	\$9.00	\$10.80	\$13.50	\$27.00
40-44	\$1.00	\$2.00	\$5.00	\$6.00	\$10.00	\$12.00	\$15.00	\$30.00
45-49	\$1.50	\$3.00	\$7.50	\$9.00	\$15.00	\$18.00	\$22.50	\$45.00
50-54	\$2.30	\$4.60	\$11.50	\$13.80	\$23.00	\$27.60	\$34.50	\$69.00
55-59	\$4.30	\$8.60	\$21.50	\$25.80	\$43.00	\$51.60	\$64.50	\$129.00
60-64	\$6.60	\$13.20	\$33.00	\$39.60	\$66.00	\$79.20	\$99.00	\$198.00
65-69	\$12.70	\$25.40	\$63.50	\$76.20	\$127.00	\$152.40	\$190.50	\$381.00
70-74	\$20.60	\$41.20	\$103.00	\$123.60	\$206.00	\$247.20	\$309.00	\$618.00
75-79	\$20.60	\$41.20	\$103.00	\$123.60	\$206.00	\$247.20	\$309.00	\$618.00
80-99	\$20.60	\$41.20	\$103.00	\$123.60	\$206.00	\$247.20	\$309.00	\$618.00

**Employee | Monthly Premiums
for Select Life and AD&D Insurance Coverage Amounts**

Employee Age Range	\$10,000	\$20,000	\$50,000	\$60,000	\$100,000	\$120,000	\$150,000	\$300,000
0-24	\$0.75	\$1.50	\$3.75	\$4.50	\$7.50	\$9.00	\$11.25	\$22.50
25-29	\$0.85	\$1.70	\$4.25	\$5.10	\$8.50	\$10.20	\$12.75	\$25.50
30-34	\$1.05	\$2.10	\$5.25	\$6.30	\$10.50	\$12.60	\$15.75	\$31.50
35-39	\$1.15	\$2.30	\$5.75	\$6.90	\$11.50	\$13.80	\$17.25	\$34.50
40-44	\$1.25	\$2.50	\$6.25	\$7.50	\$12.50	\$15.00	\$18.75	\$37.50
45-49	\$1.75	\$3.50	\$8.75	\$10.50	\$17.50	\$21.00	\$26.25	\$52.50
50-54	\$2.55	\$5.10	\$12.75	\$15.30	\$25.50	\$30.60	\$38.25	\$76.50
55-59	\$4.55	\$9.10	\$22.75	\$27.30	\$45.50	\$54.60	\$68.25	\$136.50
60-64	\$6.85	\$13.70	\$34.25	\$41.10	\$68.50	\$82.20	\$102.75	\$205.50
65-69	\$12.95	\$25.90	\$64.75	\$77.70	\$129.50	\$155.40	\$194.25	\$388.50
70-74	\$20.85	\$41.70	\$104.25	\$125.10	\$208.50	\$250.20	\$312.75	\$625.50
75-79	\$20.85	\$41.70	\$104.25	\$125.10	\$208.50	\$250.20	\$312.75	\$625.50
80-99	\$20.85	\$41.70	\$104.25	\$125.10	\$208.50	\$250.20	\$312.75	\$625.50

Coverage for Your Spouse

You can secure term life and AD&D insurance for your spouse if you select coverage for yourself.

Term Life Insurance | Spouse

Guaranteed coverage amount	\$30,000
Maximum coverage amount	50% of the employee coverage amount (\$150,000 maximum)
Minimum coverage amount	\$5,000

AD&D (Accidental Death & Dismemberment) | Spouse

Coverage amount	Equal to the life insurance amount chosen
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Guaranteed Life Insurance Coverage Amount

- You can choose a coverage amount up to 50% of your coverage amount (\$30,000 maximum) for your spouse without providing evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by up to \$10,000 during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 50% of your coverage amount (\$150,000 maximum) for your spouse with evidence of insurability.
- Coverage amounts are reduced when an employee reaches age 65.
- For complete plan details, please see your contract.

Optional AD&D (Accidental Death & Dismemberment)

- When you choose term life insurance for your spouse, that person can get the same amount of AD&D insurance for a small additional cost.

Employee Age Range	Life Only Premium Rate	Life & AD&D Premium Rate
0 - 24	0.0000500	0.0000750
25 - 29	0.0000600	0.0000850
30 - 34	0.0000800	0.0001050
35 - 39	0.0000900	0.0001150
40 - 44	0.0001000	0.0001250
45 - 49	0.0001500	0.0001750
50 - 54	0.0002300	0.0002550
55 - 59	0.0004300	0.0004550
60 - 64	0.0006600	0.0006850
65 - 69	0.0012700	0.0012950

Group Rates for Your Spouse

The estimated monthly premium for life insurance only or life and optional AD&D insurance is determined by multiplying the desired amount of coverage (in increments of \$5,000) by the employee age-range premium rate.

$$\text{\$} \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}}$$

coverage amount premium rate monthly premium

Note: Rates are subject to change and can vary over time.

Life and Optional AD&D Insurance Summary of Benefits

Spouse | Monthly Premiums for Select Life Insurance Coverage Amounts

Employee Age Range	\$5,000	\$10,000	\$25,000	\$30,000	\$50,000	\$60,000	\$75,000	\$150,000
0-24	\$0.25	\$0.50	\$1.25	\$1.50	\$2.50	\$3.00	\$3.75	\$7.50
25-29	\$0.30	\$0.60	\$1.50	\$1.80	\$3.00	\$3.60	\$4.50	\$9.00
30-34	\$0.40	\$0.80	\$2.00	\$2.40	\$4.00	\$4.80	\$6.00	\$12.00
35-39	\$0.45	\$0.90	\$2.25	\$2.70	\$4.50	\$5.40	\$6.75	\$13.50
40-44	\$0.50	\$1.00	\$2.50	\$3.00	\$5.00	\$6.00	\$7.50	\$15.00
45-49	\$0.75	\$1.50	\$3.75	\$4.50	\$7.50	\$9.00	\$11.25	\$22.50
50-54	\$1.15	\$2.30	\$5.75	\$6.90	\$11.50	\$13.80	\$17.25	\$34.50
55-59	\$2.15	\$4.30	\$10.75	\$12.90	\$21.50	\$25.80	\$32.25	\$64.50
60-64	\$3.30	\$6.60	\$16.50	\$19.80	\$33.00	\$39.60	\$49.50	\$99.00
65-69	\$6.35	\$12.70	\$31.75	\$38.10	\$63.50	\$76.20	\$95.25	\$190.50

Spouse | Monthly Premiums for Select Life & AD&D Insurance Coverage Amounts

Employee Age Range	\$5,000	\$10,000	\$25,000	\$30,000	\$50,000	\$60,000	\$75,000	\$150,000
0-24	\$0.38	\$0.75	\$1.88	\$2.25	\$3.75	\$4.50	\$5.63	\$11.25
25-29	\$0.43	\$0.85	\$2.13	\$2.55	\$4.25	\$5.10	\$6.38	\$12.75
30-34	\$0.53	\$1.05	\$2.63	\$3.15	\$5.25	\$6.30	\$7.88	\$15.75
35-39	\$0.58	\$1.15	\$2.88	\$3.45	\$5.75	\$6.90	\$8.63	\$17.25
40-44	\$0.63	\$1.25	\$3.13	\$3.75	\$6.25	\$7.50	\$9.38	\$18.75
45-49	\$0.88	\$1.75	\$4.38	\$5.25	\$8.75	\$10.50	\$13.13	\$26.25
50-54	\$1.28	\$2.55	\$6.38	\$7.65	\$12.75	\$15.30	\$19.13	\$38.25
55-59	\$2.28	\$4.55	\$11.38	\$13.65	\$22.75	\$27.30	\$34.13	\$68.25
60-64	\$3.43	\$6.85	\$17.13	\$20.55	\$34.25	\$41.10	\$51.38	\$102.75
65-69	\$6.48	\$12.95	\$32.38	\$38.85	\$64.75	\$77.70	\$97.13	\$194.25

Coverage for Your Dependent Children

You can secure term life insurance for your dependent children when you choose coverage for yourself. For children age 14 days to 6 months, the maximum coverage amount is \$250.

Term Life Insurance | Dependent Children 6 months to age 19 (to age 25 if full-time student)

Guaranteed coverage amount	\$10,000
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Term Life Insurance | Dependent Children Age 14 Days to 6 months

Guaranteed coverage amount	\$250
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Dependent Children Monthly Premium for Life Insurance Coverage

Coverage Amount	Monthly Premium
\$10,000	\$2.00

Group Rates for Your Dependent Children

One affordable monthly premium covers all of your dependent children 6 months to age 19 (to age 25 if full-time student).

Note: You must be an active Central Lyon Community School employee to select coverage for a spouse and/or dependent children. To be eligible for coverage, a spouse or dependent child cannot be confined to a health care facility or unable to perform the typical activities of a healthy person of the same age and gender.

Additional Plan Benefits and Services

Additional Plan Benefits	
Accelerated Death Benefit	Included
Premium Waiver	Included
Conversion	Included
Portability	Included
Seat Belt & Airbag	Included with AD&D
Common Carrier	Included with AD&D

Accelerated Death Benefit

- You can receive a portion of your term life insurance cash benefit if you are diagnosed with a terminal illness. This is also known as a living benefit.
- Your coverage amount is then simply reduced by the amount you receive.

Premium Waiver

- You won't have to pay your life insurance premium if you become totally disabled for six months or longer prior to Social Security Normal Retirement Age (SSNRA).
- This premium waiver does not apply to AD&D coverage.

Conversion

- You can convert your group coverage to an individual life insurance policy without providing evidence of insurability if you lose coverage due to leaving your job or for another reason outlined in the plan contract.
- AD&D benefits cannot be converted.
- To take advantage of this benefit, send your written application and first premium payment to Lincoln Financial Group within 31 days of the date your coverage would otherwise end.

Portability

- You may be able to continue your coverage if you leave your job.
- To take advantage of this benefit, send your written application and first premium payment to Lincoln Financial Group within 31 days of the date your coverage would otherwise end.

Seat Belt/Airbag

- If you die in a covered auto accident while wearing a seat belt and/or in a vehicle equipped with an airbag, the cash benefit to your beneficiary/beneficiaries is increased.

Common Carrier

- If you die in an accident while riding as a passenger in a common carrier (a commercial airline flight, for example), the cash benefit to your beneficiary/beneficiaries is increased.

Note: See the policy for details and specific requirements for each of these benefits.

Additional Plan Services

<i>LifeKeys</i> [®]	Included
<i>TravelConnect</i> SM	Included

***LifeKeys*[®] Services**

- This assistance program provides you, your family, and your beneficiary/beneficiaries access to a wide range of support services.
- Program services for you and your family include:
 - EstateGuidance[®] online will preparation and execution
 - GuidanceResources[®] online resources for legal, financial, personal, health, and workplace issues
 - Identity theft resources
- For up to one year following a life and/or AD&D insurance claim, you and/or your beneficiary/beneficiaries can receive:
 - Grief counseling, including up to six in-person sessions, plus unlimited phone calls with a grief counselor
 - Financial services, including unlimited phone calls with a certified financial specialist, plus extensive online tools and resources
 - Legal support, including unlimited phone calls with an attorney, plus a free in-person consultation with an attorney in your area (subsequent legal fees at a reduced fee)

***TravelConnect*SM Services**

- This travel assistance program provides you and your family access to medical emergency assistance should you become ill or injured when traveling more than 100 miles from home.
- These services include:
 - Transportation to the nearest medical facility capable of treating you, plus transportation home when you are able to travel
 - Transportation home for your dependent child if left unattended
 - Updates on your condition to your family if you have a medical emergency while traveling
 - Medical and dental referrals
 - Evacuation if ordered to leave a country or in danger due to an act of violence or natural disaster

Benefit Exclusions

Like any insurance, this term life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits will not be paid if death results from suicide, or death/dismemberment occurs while:

- Inflicting or attempting to inflict injury to one's self
- Participating in a riot or as a result of war or act of war
- Serving as a member of the military, including the Reserves and National Guard
- Committing or attempting to commit a felony
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those prescribed by a physician and administered as prescribed
- Flying in a non-commercial airplane or aircraft, such as a balloon or glider
- Driving while intoxicated (with a blood alcohol level of .08 grams or more per 100 milliliters of blood)

In addition, the AD&D insurance policy does not cover sickness or disease, including the medical and surgical treatment of a disease.

A complete list of benefit exclusions is included in the policy. State variations apply.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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