

Summary of Benefits

Group Basic Term Life and AD&D Insurance | Effective: 01/01/2027 | Group #: 0012345 (Sample Company, Inc.)

Schedule of Benefits

Provision	Benefit
Employee Life Benefit	\$50,000
AD&D Benefit	\$50,000 — equal to the life benefit
Guaranteed Issue	\$50,000 — no evidence of insurability required
Premium Contributions	100% employer-paid

Benefit Reduction Schedule

Age	Benefit Reduces To
Age 65	65% of the original amount
Age 70	50% of the original amount

Included Features

Feature	Description
Accelerated Death Benefit	Up to 75% of the life benefit for terminal illness
Conversion	May convert to an individual policy within 31 days of termination
Portability	Available upon termination
Employee Assistance Program	Included
Travel Assistance	Included
Will Preparation Services	Included

Limitations and Exclusions

AD&D benefits are not payable for losses caused by suicide or intentionally self-inflicted injury, war, illness, or intoxication. Keep your beneficiary designations up to date. See the certificate of coverage for complete provisions.