

Voluntary Life and AD&D Insurance

Lincoln
FINANCIAL GROUP®

COMMONLY COVERED

- ✓ Employee coverage
- ✓ Spouse coverage
- ✓ Child coverage
- ✓ Matching AD&D
- ✓ Portable coverage

■ COVERAGE THAT FITS YOUR LIFE.

Buy additional life insurance in \$10,000 increments, up to the lesser of 5× your salary or \$500,000 — at competitive group rates that are often cheaper than individual policies.

■ COVER THE WHOLE FAMILY.

Add your spouse in \$5,000 increments up to \$250,000 (up to 50% of your amount), and cover all of your children for one rate at \$2,000, \$5,000 or \$10,000.

■ TAKE IT WITH YOU.

Coverage is portable up to \$500,000 if you leave Alto Robotics — your protection doesn't end when a job does.

ALTO ROBOTICS, INC.

All Eligible Employees

POLICY # GL-000418277

The Lincoln National Life Insurance Company, Fort Wayne, IN

800-423-2765 • lincolnfinancial.com

**Voluntary Life and
AD&D Insurance**

BENEFIT ELECTIONS

COVERAGE	ELECTION	GUARANTEED ISSUE
Employee	\$10,000 increments to lesser of 5× salary or \$500,000	\$200,000
Spouse	\$5,000 increments to \$250,000 (max 50% of employee amount)	\$50,000
Child(ren)	\$2,000, \$5,000 or \$10,000 — one election covers all children	\$10,000
AD&D	Equal to the elected life benefit	All amounts

PLAN PROVISIONS

Age Reduction Schedule	To 65% at age 65; 50% at age 70; 35% at age 75
Accelerated Death Benefit	Up to 75% of the benefit for terminal illness
Portability	Up to \$500,000
Evidence of Insurability	Only for amounts above guaranteed issue
Rates	Attained-age rates — your per-paycheck cost is shown at enrollment

This is a summary of coverage and not a contract; the group policy and certificate of coverage contain the complete terms, exclusions and limitations, which govern in all cases. Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, a Lincoln Financial Group® company. Product availability and features may vary by state. Fictional sample for platform demonstration.