

## Benefits At-A-Glance

### Voluntary AD&D Insurance

#### The Lincoln AD&D Insurance Plan:

- Provides a cash benefit to your loved ones if you die in an accident
- Provides a cash benefit to you if you suffer a covered loss in an accident
- Features group rates for Tyto Athene, LLC employees
- Includes *LifeKeys*<sup>®</sup> services, which provide access to counseling, financial, and legal support
- Also includes *TravelConnect*<sup>SM</sup> services, which give you and your family access to emergency medical help when you're traveling

#### Employee Only

This coverage provides a cash benefit to the beneficiary/beneficiaries you name if you die in an accident, or to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight

Maximum coverage amount	Up to 4 times your annual salary (\$1,000,000 maximum) in \$10,000 increments
Minimum coverage amount	\$10,000

Your employee AD&D coverage amount will reduce by 35% when you reach age 70 and an additional 21% of the original amount when you reach age 75. Benefits end when you retire.

#### Employee & Family

As an alternative, you can secure AD&D insurance for yourself, your spouse, and dependent children by selecting family coverage. The amount of AD&D insurance for family members is equal to a percentage of your AD&D coverage amount. The payout percentage is based on family structure—who makes up your immediate family—when a loss occurs.

Spouse coverage percentage	50% of the employee coverage amount (maximum of \$100,000) when the family is made up of only the spouse and the employee.
Child(ren) coverage percentage	20% of the employee coverage amount (maximum of \$25,000) when the family is made up of only dependent children and the employee.
Spouse & Child(ren) coverage percentage	Spouse: 40% of the employee coverage amount when the family is made up of dependent children, the spouse, and the employee. Child(ren): 15% of the employee coverage amount when the family is made up of dependent children, the spouse, and the employee.

The spouse AD&D coverage amount will reduce by 35% when you reach age 70 and an additional 21% of the original amount when you reach age 75. Benefits end when you retire.

Additional Plan Benefits	
Safe Driver Benefit	Included
Education Benefit	Included
Spouse Training Benefit	Included
Felonious Assault	Included
Child Care Benefit	Included
Coma Benefit	Included
Common Disaster Benefit	Included
Exposure Benefit	Included
Disappearance Benefit	Included
Common Carrier Benefit	Included

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

## Benefit Exclusions

Like any insurance, this AD&D insurance policy does have exclusions. Benefits will not be paid if death results from suicide, or death/dismemberment occurs while:

- Intentionally inflicting or attempting to inflict injury to one's self
- Participating in a war, act of war, or riot
- Serving on full-time active duty in the armed forces of any state or country (this does not include duty of 30 days or less training in the Reserves or National Guard)
- Flying on any non-commercial airplane or aircraft, such as a hot air balloon or glider (see the contract for details and exceptions)
- Flying on a commercial airline or aircraft as a pilot or crewmember
- Committing or attempting to commit a felony
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those taken as prescribed by a licensed physician
- Driving while intoxicated, impaired, or under the influence of drugs

In addition, this 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.

*LifeKeys*® services are provided by ComPsych® Corporation, Chicago, IL. ComPsych®, EstateGuidance® and GuidanceResources® Online are registered trademarks of ComPsych® Corporation. *TravelConnect*SM services are provided by UnitedHealthCare Global, Baltimore, MD. ComPsych® and UnitedHealthCare Global are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Insurance products (policy series GL1101) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.



# Voluntary Accidental Death & Dismemberment Insurance

## Here's how little you pay with group rates.

### Monthly Premium Calculation for You

The estimated monthly premium for AD&D insurance is determined by multiplying the desired amount of coverage (in increments of \$10,000) by the premium rate. **See table at right for select coverage amounts.**

Coverage Amount	Monthly Premium
\$10,000	\$0.30
\$200,000	\$6.00
\$500,000	\$15.00
\$1,000,000	\$30.00

$$\begin{array}{ccccccc} \$ & \underline{\hspace{2cm}} & \times & \underline{0.0000300} & = & \$ & \underline{\hspace{2cm}} \\ \text{coverage amount} & & & \text{premium rate} & & & \text{monthly premium} \end{array}$$

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

### Monthly Premium Calculation for You & Your Family

The estimated monthly premium for AD&D insurance is determined by multiplying the desired amount of employee coverage (in increments of \$10,000) by the family premium rate. **See table at right for select premium amounts.**

Coverage Amount	Monthly Premium
\$10,000	\$0.48
\$200,000	\$9.60
\$500,000	\$24.00
\$1,000,000	\$48.00

$$\begin{array}{ccccccc} \$ & \underline{\hspace{2cm}} & \times & \underline{0.0000480} & = & \$ & \underline{\hspace{2cm}} \\ \text{coverage amount} & & & \text{premium rate} & & & \text{monthly premium} \end{array}$$

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

The Lincoln National Life Insurance Company

Please see prior page for product information.

Voluntary AD&D Insurance Premium Calculation