



***Life & Accidental Death &
Dismemberment Insurance
Coverage Highlights***

**Keker & Van Nest, LLP
Policy #403291**

Eligibility

You are eligible for coverage if you are an active full-time employee working 30 hours per week in the United States with the employer.

Coverage Amounts

Your Term Life and AD&D coverage is 2 times annual earnings rounded to the next higher \$1,000 to a maximum of \$300,000.

AD&D Benefit Schedule: The full benefit amount is paid for loss of:

- Life
- Both hands or both feet or sight of both eyes
- One hand and one foot
- One hand and the sight of one eye
- One foot and the sight of one eye
- Speech and hearing

Other losses may be covered as well. Please see your Plan Administrator.

Coverage amount(s) will reduce according to the following schedule:

Age:	Insurance Amount Reduces to:
65	65% of original amount
70	50% of original amount
75	35% of original amount

Additional AD&D Benefits

Education Benefit: If you or your insured spouse die within 365 days of an accident, an additional benefit is paid to your dependent child(ren). Your child(ren) must be a full-time student beyond grade 12. (Not available in Illinois or New York.)

Seat Belt/Air Bag Benefit: If you or your insured dependent(s) die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an amount will be paid in addition to the AD&D benefit:

10% of the full AD&D benefit (\$25,000 max) if insured dies while properly wearing a seatbelt and an additional 5% (\$5,000 max) if insured was protected by an airbag.

Portability/Conversion

If you retire, reduce your hours or leave your employer, you can take this coverage with you by electing either Portability or Conversion coverage according to the terms outlined in the contract.

Accelerated Death Benefit

If you become terminally ill and are not expected to live more than twelve months, you may request 100% of your death benefit to a maximum of \$250,000. A doctor must certify your condition in order to qualify for this benefit.

Life Planning Financial & Legal Resources

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to you. This service is also extended to you upon the death or terminal illness of your covered spouse. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the consultants offer or sell any product or service.