

**Accidental Death and Dismemberment Benefit Summary**

**Group Number:** 00543228

**About Your Benefits:**

AD&D coverage provides additional benefits following an accidental death or certain bodily injuries.

**What Your Benefits Cover:**

| COVERAGE OPTIONS  | ACCIDENTAL DEATH & DISMEMBERMENT   |
|---|--|
| Employee benefit  | \$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.   |
| Spouse/domestic partner ‡ benefit   | \$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.  |
| Child benefit - children age 14 days to 26 years (26 if full time student). | You may elect one of the following benefit options: \$1,000, \$5,000, \$10,000. Subject to state limits. See Cost Illustration page for details. |

**Benefit Reductions—Please be aware that your Benefit Amount may decrease as shown below:**

- 35 % at Age 70
- 55 % at Age 75
- 70 % at Age 80

‡ Spouse/DP coverage terminates at age 70.

## Accidental Death and Dismemberment Life Cost Illustration:

AD&D coverage provides additional benefits following an accidental death or certain bodily injuries.

| Employee Policy Election Amount | Monthly Premiums displayed | Spouse Policy Election Amount | Monthly Premiums displayed | Child(ren) Policy Election Amount | Monthly Premiums displayed |
|---------------------------------|----------------------------|-------------------------------|----------------------------|-----------------------------------|----------------------------|
| \$20,000                        | \$0.60                     | \$10,000                      | \$0.30                     | \$1,000                           | \$0.03                     |
| \$30,000                        | \$0.90                     | \$15,000                      | \$0.45                     | \$6,000                           | \$0.18                     |
| \$40,000                        | \$1.20                     | \$20,000                      | \$0.60                     | \$10,000                          | \$0.30                     |
| \$50,000                        | \$1.50                     | \$25,000                      | \$0.75                     |                                   |                            |
| \$60,000                        | \$1.80                     | \$30,000                      | \$0.90                     |                                   |                            |
| \$70,000                        | \$2.10                     | \$35,000                      | \$1.05                     |                                   |                            |
| \$80,000                        | \$2.40                     | \$40,000                      | \$1.20                     |                                   |                            |
| \$90,000                        | \$2.70                     | \$45,000                      | \$1.35                     |                                   |                            |
| \$100,000                       | \$3.00                     | \$50,000                      | \$1.50                     |                                   |                            |
| \$110,000                       | \$3.30                     | \$55,000                      | \$1.65                     |                                   |                            |
| \$120,000                       | \$3.60                     | \$60,000                      | \$1.80                     |                                   |                            |
| \$130,000                       | \$3.90                     | \$65,000                      | \$1.95                     |                                   |                            |
| \$140,000                       | \$4.20                     | \$70,000                      | \$2.10                     |                                   |                            |
| \$150,000                       | \$4.50                     | \$75,000                      | \$2.25                     |                                   |                            |
| \$160,000                       | \$4.80                     | \$80,000                      | \$2.40                     |                                   |                            |
| \$170,000                       | \$5.10                     | \$85,000                      | \$2.55                     |                                   |                            |
| \$180,000                       | \$5.40                     | \$90,000                      | \$2.70                     |                                   |                            |
| \$190,000                       | \$5.70                     | \$95,000                      | \$2.85                     |                                   |                            |
| \$200,000                       | \$6.00                     | \$100,000                     | \$3.00                     |                                   |                            |
| \$210,000                       | \$6.30                     | \$105,000                     | \$3.15                     |                                   |                            |
| \$220,000                       | \$6.60                     | \$110,000                     | \$3.30                     |                                   |                            |
| \$500,000                       | \$15.00                    | \$250,000                     | \$7.50                     |                                   |                            |

Benefit reductions apply.

### Manage Your Benefits:

Go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com) to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

## LIMITATIONS AND EXCLUSIONS:

### A SUMMARY OF PLAN LIMITATION AND EXCLUSIONS FOR AD&D

You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period. Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations. This proposal is hedged subject to satisfactory financial evaluation. Please refer to policy booklet for full plan description.

Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

We pay no benefits for any loss caused: by willful self-injury; sickness, disease or medical treatment; by participating in a civil disorder or committing a felony; Traveling on any type of aircraft while having duties on that aircraft; by declared

or undeclared act of war or armed aggression; while a member of any armed force (May vary by state); while driving a motor vehicle without a current, valid driver's license; by legal intoxication; or by voluntarily using a non-prescription controlled substance. Contract #GP-I-R-ADCLI-00 et al. We won't pay more than 100% of the Insurance amount for all losses due to the same accident, except as stated.

The loss must occur within a specified period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

*This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.*