

**Voluntary Term Life and AD&D Insurance**

**The Lincoln Term Life and AD&D Insurance Plan:**

- Provides a cash benefit to your loved ones in the event of your death
- Provides an additional cash benefit to your loved ones if you die — or to you if you lose a limb or your eyesight — in a covered accident
- Features group rates for Brown & Brown, Inc. employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

<b>Employee</b>	
Guaranteed coverage amount during initial offering or approved special enrollment period	\$1,000,000
Newly hired employee guaranteed coverage amount	\$1,000,000
Coverage choices	Choose from 1 times, 2 times, 3 times, 4 times, 5 times, 6 times, 7 times, and 8 times your annual salary (\$20,000 minimum and \$1,000,000 maximum)
AD&D coverage amount	Equal to the life insurance amount chosen
<b>Spouse</b>	
Guaranteed coverage amount during initial offering or approved special enrollment period	\$50,000
Newly hired employee guaranteed coverage amount	\$50,000
Maximum coverage amount	50% of the employee coverage amount (\$50,000 maximum in increments of \$10,000)
Minimum coverage amount	\$10,000
AD&D coverage amount	Equal to the life insurance amount chosen
<b>Dependent Children</b>	
Live Birth to age 26 guaranteed coverage amount	\$20,000

## What your benefits cover

### Employee Coverage

#### Guaranteed Life and AD&D Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose 1 times, 2 times, 3 times, 4 times, 5 times, 6 times, 7 times, or 8 times your annual salary (\$1,000,000 maximum) without providing evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

#### Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 8 times your annual salary (\$1,000,000 maximum) with evidence of insurability. See the Evidence of Insurability page for details.
- Your coverage amount will reduce by 35% when you reach age 70 and an additional 20% of the original amount when you reach age 75.

**Spouse Coverage** - You can secure term life and AD&D insurance for your spouse if you select coverage for yourself.

#### Guaranteed Life and AD&D Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to 50% of your coverage amount (\$50,000 maximum) for your spouse without providing evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

#### Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 50% of your coverage amount (\$50,000 maximum) for your spouse with evidence of insurability.
- Coverage amounts are reduced by 35% when a spouse reaches age 70 and an additional 20% when a spouse reaches age 75.

**Dependent Children Coverage** - You can secure term life insurance for your dependent children when you choose coverage for yourself.

**Guaranteed Life Insurance Coverage Options:** \$20,000

## Additional Plan Benefits

Accelerated Death Benefit	Included
Premium Waiver	Included
Conversion	Included
Portability	Included
Seat Belt & Airbag	Included with AD&D
Common Carrier	Included with AD&D

## Benefit Exclusions

Like any insurance, this term life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits will not be paid if death results from suicide, or death/dismemberment occurs while:

- Inflicting or attempting to inflict injury to one's self
- Participating in a riot or as a result of war or act of war
- Serving as a member of the military, including the Reserves and National Guard
- Committing or attempting to commit a felony
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those prescribed by a physician and administered as prescribed
- Flying in a non-commercial airplane or aircraft, such as a balloon or glider
- Driving while intoxicated (with a blood alcohol level of .08 grams or more per 100 milliliters of blood)

In addition, the 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.

## Questions? Call 800-423-2765 and mention Group ID: BBINC.

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. *TravelConnect*® travel assistance services are provided by On Call International, Salem NH. On Call International must coordinate and provide all arrangements in order for eligible services to be covered. ComPsych® and On Call International are not Lincoln Financial Group companies and Lincoln Financial Group does not administer these Services. Each independent company is solely responsible for its own obligations. Coverage is subject to contract language that contains specific terms, conditions, and limitations.

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.



## Monthly Voluntary Life and AD&D Insurance Premium

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

Employee Age Range	Life & AD&D Premium Rate
0 - 24	0.0870
25 - 29	0.0870
30 - 34	0.1110
35 - 39	0.1240
40 - 44	0.1320
45 - 49	0.1950
50 - 54	0.2720
55 - 59	0.4990
60 - 64	0.6870
65 - 69	1.2970
70 - 74	2.2810
75 - 99	2.2810

#### Group Rates for You

##### if You are not a Tobacco User

The estimated monthly premium for life and AD&D insurance is determined in two steps:

Calculate the desired benefit amount: Multiply your annual salary by the desired coverage factor (1, 2, 3, 4, 5, 6, 7, or 8) and limit that amount by \$1,000,000.

$$\begin{array}{ccccc} \$ & \underline{\hspace{2cm}} & \times & \underline{\hspace{2cm}} & = & \$ & \underline{\hspace{2cm}} \\ & \text{annual salary} & & \text{factor} & & & \text{benefit amount} \end{array}$$

Calculate the monthly premium: Multiply the benefit amount by the employee age-range premium rate and divide by 1,000.

$$\begin{array}{ccccc} \$ & \underline{\hspace{2cm}} & \times & \underline{\hspace{2cm}} & / & 1,000 & = & \$ & \underline{\hspace{2cm}} \\ & \text{benefit amount} & & \text{premium rate} & & & & & \text{monthly premium} \end{array}$$

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

Employee Age Range	Life & AD&D Premium Rate
0 - 24	0.1420
25 - 29	0.1420
30 - 34	0.1880
35 - 39	0.2000
40 - 44	0.2460
45 - 49	0.4120
50 - 54	0.5250
55 - 59	0.9360
60 - 64	1.1230
65 - 69	1.9430
70 - 74	3.4930
75 - 99	3.4930

#### Group Rates for You

##### if You are a Tobacco User

The estimated monthly premium for life and AD&D insurance is determined in two steps:

Calculate the desired benefit amount: Multiply your annual salary by the desired coverage factor (1, 2, 3, 4, 5, 6, 7, or 8) and limit that amount by \$1,000,000.

$$\begin{array}{ccccc} \$ & \underline{\hspace{2cm}} & \times & \underline{\hspace{2cm}} & = & \$ & \underline{\hspace{2cm}} \\ & \text{annual salary} & & \text{factor} & & & \text{benefit amount} \end{array}$$

Calculate the monthly premium: Multiply the benefit amount by the employee age-range premium rate and divide by 1,000.

$$\begin{array}{ccccc} \$ & \underline{\hspace{2cm}} & \times & \underline{\hspace{2cm}} & / & 1,000 & = & \$ & \underline{\hspace{2cm}} \\ & \text{benefit amount} & & \text{premium rate} & & & & & \text{monthly premium} \end{array}$$

*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 Life and AD&D Insurance At-A-Glance

Spouse Age Range	Life & AD&D Premium Rate Factor
0 - 24	0.0870
25 - 29	0.0870
30 - 34	0.1110
35 - 39	0.1240
40 - 44	0.1320
45 - 49	0.1950
50 - 54	0.2720
55 - 59	0.4990
60 - 64	0.6870
65 - 69	1.2970
70 - 74	2.2810
75 - 99	2.2810

### Group Rates for Your Spouse if Your Spouse is not a Tobacco User

The estimated monthly premium for life and AD&D insurance is determined in two steps:

Calculate the desired benefit amount: Multiply the employee annual salary by the desired coverage factor (\_\_\_\_\_) and limit that amount by \$50,000.

$$\begin{matrix} \$ \text{_____} & \times & \text{_____} & = & \$ \text{_____} \\ \text{annual salary} & & \text{factor} & & \text{benefit amount} \end{matrix}$$

Calculate the monthly premium: Multiply the benefit amount by the employee age-range premium rate and divide by 1,000.

$$\begin{matrix} \$ \text{_____} & \times & \text{_____} & / & 1,000 & = & \$ \text{_____} \\ \text{benefit amount} & & \text{premium rate} & & & & \text{monthly premium} \end{matrix}$$

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

Spouse Age Range	Life & AD&D Premium Rate Factor
0 - 24	0.1420
25 - 29	0.1420
30 - 34	0.1880
35 - 39	0.2000
40 - 44	0.2460
45 - 49	0.4120
50 - 54	0.5250
55 - 59	0.9360
60 - 64	1.1230
65 - 69	1.9430
70 - 74	3.4930
75 - 99	3.4930

### Group Rates for Your Spouse if Your Spouse is a Tobacco User

The estimated monthly premium for life and AD&D insurance is determined in two steps:

Calculate the desired benefit amount: Multiply the employee annual salary by the desired coverage factor (\_\_\_\_\_) and limit that amount by \$50,000.

$$\begin{matrix} \$ \text{_____} & \times & \text{_____} & = & \$ \text{_____} \\ \text{annual salary} & & \text{factor} & & \text{benefit amount} \end{matrix}$$

Calculate the monthly premium: Multiply the benefit amount by the employee age-range premium rate and divide by 1,000.

$$\begin{matrix} \$ \text{_____} & \times & \text{_____} & / & 1,000 & = & \$ \text{_____} \\ \text{benefit amount} & & \text{premium rate} & & & & \text{monthly premium} \end{matrix}$$

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

### Dependent Children Monthly Premium for Life Insurance Coverage

Coverage Amount	Monthly Premium
\$20,000	\$1.76

### Group Rates for Your Dependent Children

One affordable monthly premium covers all of your eligible dependent children.

Note: You must be an active Brown & Brown, Inc. employee to select coverage for a spouse and/or dependent children. To be eligible for coverage, a spouse or dependent child cannot be confined to a health care facility or unable to perform the typical activities of a healthy person of the same age and gender.

The Lincoln National Life Insurance Company  
Please see prior page for product information.

### Voluntary Life and AD&D Insurance At-A-Glance

The Lincoln National Life Insurance Company  
Please see prior page for product information.

Voluntary Life and AD&D Insurance At-A-Glance