Vontier Employment Services LLC
Group term life and accidental death and dismemberment (AD&D) insurance

Full Time Non-Union and Coats Union

Insurance products issued by:
Securian Life Insurance Company

Explore the benefits of life insurance

Prepared for:

VONTIER

Life insurance coverage available with no health questions

There are certain times in which you can enroll for coverage without answering health questions. Below is a summary of those options.

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer three questions about your health history — along with height and weight.

Within 31 days of initial eligibility

- Employee: Elect up to three times your base annual earnings; not to exceed the lesser of three times annual earnings and $2,000,000 (combined amount of basic and supplemental life insurance)
- Spouse/domestic partner: Elect up to $50,000

Health questions never required

- Enrolling for child coverage never requires health questions

Initial eligibility refers to the first time a person is eligible for coverage. For you, the employee, this is when you're hired and become eligible for benefits.

For your spouse/domestic partner, it's when you become eligible for benefits or within 31 days of a new marriage.

Your optional coverages

Optional coverages

Employee supplemental term life	1/2x, 1x, 1 1/2x, 2x, 3x, 4x, 5x, 6x, 7x or 8x your annual earnings	• Maximum: $3,000,000 when combined with basic life insurance
Spouse/domestic partner supplemental term life	$10,000, $25,000, $50,000, $75,000, $100,000, $150,000, $200,000 or $250,000, as elected by the employee	
Child supplemental term life	$10,000	• Children are eligible from live birth until age 26
Employee voluntary AD&D	Employee plan: 1x, 2x, 3x, 4x, 5x, 6x, 7x or 8x your annual earnings	• Employee AD&D maximum: $1,000,000

If your spouse/domestic partner or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

Beginning at age 65, employee and spouse/domestic partner basic term life coverage reduces to a percentage of the amount in effect prior to age 65: to 65 percent at age 65, to 50 percent at age 70 and to 25 percent at age 80.

Monthly cost of coverage

Employee supplemental term life insurance (rates/$1,000/month)

Age	Non-tobacco	Tobacco
Under 25	$0.028	$0.053
25-29	0.028	0.060
30-34	0.037	0.080
35-39	0.045	0.090
40-44	0.053	0.101
45-49	0.076	0.155
50-54	0.121	0.242
55-59	0.207	0.430
60-64	0.353	0.693
65-69	0.666	1.330
70 and over	1.131	2.163

Spouse/domestic partner supplemental term life insurance (rates/$1,000/month)

Age	Non-tobacco	Tobacco
Under 25	$0.037	$0.074
25-29	0.037	0.074
30-34	0.054	0.108
35-39	0.063	0.127
40-44	0.082	0.163
45-49	0.117	0.235
50-54	0.199	0.398
55-59	0.308	0.616
60-64	0.515	1.030
65-69	0.904	1.808
70 and over	0.904	2.369

Optional child life One premium provides coverage for all eligible children

$0.113 per $1,000 per month

Voluntary AD&D (rates/$1,000/month)

Employee only	$0.020 per $1,000 per month

Please note, employee and spouse/domestic partner rates increase with age and all rates are subject to change.

A tobacco user is defined as an individual who has used tobacco in any form during the past 12 months or is currently using nicotine in any form. If a tobacco status is not designated, premiums will be deducted at tobacco rates.

Enrollment instructions and frequently asked questions are on the next page

Here's how to calculate your monthly premium:

Coverage amount $ _____

÷ 1,000 $ _____

x your rate (based on your age and/or nicotine status) $ _____

= **Monthly premium** $ _____

Need some guidance on how much life insurance you need?

Use Securian Financial's online benefits-decision tool, Benefit Scout®. By answering a few simple questions about your family and finances, you can determine the coverage that meets your needs and budget.

Visit **LifeBenefits.com/vontier**

Frequently asked questions

Q. What is term life and AD&D insurance?

A. Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

Q. Do I have to answer health questions?

A. Enrolling for coverage other than what is outlined on page one will require that you answer three questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health questions and it will not affect any coverage you already have.

Q. Can I take my coverage with me if I leave Vontier?

A. You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Vontier Employment Services LLC. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Products are offered under policy form series 14-31700 and 14-31900.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.

Enroll

To enroll go to: **vontierbenefits.com**

User ID:

First initial of first name (uppercase) + last name + DOB (MMDDYY) Example: Jane Doe 09/21/1978, JDoe092178 (leading zeros)

Password:

First initial of first name (lowercase) + 2-digit birth month + first five digits of SSN Example: Jane Doe 09/21/1978, 123-45-6789 would be j0912345

Questions?

Coverage and enrollment:

Contact Vontier Benefits Center at **833-983-1215** Monday through Friday, from 8:00 a.m. to 8:00 p.m. EST

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lifebenefits.com

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