

Plan Highlights

Group Basic Life and AD&D Insurance



Nyemaster Goode, P.C.

ELIGIBILITY

Each Active, Full-Time Employee working 30 or more hours per week, Part-Time Active Of Counsel working 20 or more hours per week, excluding Consulting of Counsel and any person working on a temporary or seasonal basis

BENEFIT AMOUNT

Basic Life and AD&D:

1 times Earnings, rounded to the next higher \$1,000, subject to a maximum of \$110,000 (Minimum of \$10,000)

AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%

CONTRIBUTION REQUIREMENTS

Coverage is employer paid

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced To
65	65%
70	50%

FEATURES

- ▶ Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)
- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ Education Benefit
- ▶ Loss of Use Benefit
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium

EXCLUSIONS

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.