

Your accidental death and dismemberment coverage

AD&D coverage provides additional benefits in the event of certain bodily injuries or death. It provides reassurance that if something happens to you, and you're unable to provide for your family, they'll be taken care of.

COVERAGE OPTIONS	ENHANCED ACCIDENTAL DEATH & DISMEMBERMENT
Employee benefit	\$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
Spouse/domestic partner ‡ benefit	Up to 60% of employee coverage to a maximum of \$250,000. See Cost Illustration for details.
Child benefit - children age birth† to 26 years (26 if full time student).	Up to 20% of employee coverage to a maximum of \$10,000. Subject to state limits. See Cost Illustration for details.

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

- 35 % at Age 65
- 50 % at Age 70
- 75 % at Age 75
- 85 % at Age 80

† Infant coverage is limited for the first two weeks of an infant's life.
‡ Spouse/DP coverage terminates at age 70.

Enhanced AD&D Features Include: Child Education Benefit, Education & Retraining Benefit, Seatbelt & Airbag Benefit, Day Care Expense, Repatriation, and Common Carrier.

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	Semi-monthly Premiums displayed	Spouse Policy Election Amount	Semi-monthly Premiums displayed	Child(ren) Policy Election Amount	Semi-monthly Premiums displayed
\$50,000	\$1.13	\$30,000	\$0.68	\$10,000	\$0.23
\$60,000	\$1.35	\$36,000	\$0.81		
\$70,000	\$1.58	\$42,000	\$0.95		
\$80,000	\$1.80	\$48,000	\$1.08		
\$90,000	\$2.03	\$54,000	\$1.22		
\$100,000	\$2.25	\$60,000	\$1.35		
\$110,000	\$2.48	\$66,000	\$1.49		
\$120,000	\$2.70	\$72,000	\$1.62		
\$130,000	\$2.93	\$78,000	\$1.76		
\$140,000	\$3.15	\$84,000	\$1.89		
\$150,000	\$3.38	\$90,000	\$2.03		
\$160,000	\$3.60	\$96,000	\$2.16		
\$170,000	\$3.83	\$102,000	\$2.30		
\$180,000	\$4.05	\$108,000	\$2.43		
\$190,000	\$4.28	\$114,000	\$2.57		
\$200,000	\$4.50	\$120,000	\$2.70		
\$210,000	\$4.73	\$126,000	\$2.84		
\$220,000	\$4.95	\$132,000	\$2.97		
\$230,000	\$5.18	\$138,000	\$3.11		
\$240,000	\$5.40	\$144,000	\$3.24		
\$250,000	\$5.63	\$150,000	\$3.38		
\$500,000	\$11.25	\$250,000	\$5.63		

Infant coverage is limited for the first two weeks of infant's life.

Benefit reductions apply.

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.

Enhanced AD&D: A loss may be defined as death, quadriplegia, loss of speech and hearing, loss of cognitive function, comatose state in excess of one month, hemiplegia or paraplegia. 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.

Guardian Group AD&D Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.
Policy Form # GP-1-ADD-15.