



Voluntary Life Insurance with Accidental Death and Dismemberment (AD&D)

SUMMARY OF BENEFITS

Sponsored by: Brown & Brown, Inc.

Life Benefit	Employee	Spouse	Dependent
<i>Employee must elect coverage for Spouse or dependents to be eligible.</i>			

Amount	1, 2, 3, 4, 5, 6, 7 or 8 times your annual salary	Choice of \$10,000 increments	Live birth to age 26: \$20,000
Minimum Amount	\$20,000	\$10,000	\$20,000
Maximum Amount	\$1,000,000	\$50,000, limited to 50% of employee amount	\$20,000
Guarantee Issue for Newly Eligible Employee	\$1,000,000	\$50,000	

Waiver of Premium You will not be required to pay premium during any time of approved total disability

AD&D Benefit	Employee	Spouse
--------------	----------	--------

Amount	Benefit amount equal to the life amount elected by you. Cost included in the schedule.	Same as employee
--------	--	------------------

Benefit Reduction	Employee	Spouse
-------------------	----------	--------

Benefits will reduce:	35% at age 70; Additional 20% of original amount at age 75; Benefits terminate at retirement	35% at Spouse Age 70; Additional 20% of original amount at Spouse Age 75 Benefits terminate at Employee Retirement
-----------------------	--	--

Eligibility	Employee	Spouse and Dependents
-------------	----------	-----------------------

	All full-time employees regularly scheduled to work 30 hours or more per week.	Cannot be in a period of limited activity on the day coverage takes effect.
--	--	---

Additional Benefits

See Definition:	Accelerated Death Benefit
See Definition:	Portability
See Definition:	Conversion
See Definition:	Accident Plus
See Definition:	Seat Belt, Airbag, and Common Carrier

Definitions

Accelerated Death Benefit	Accelerated Death Benefit provides an option to withdraw a percentage of your life insurance coverage when diagnosed as terminally ill (as defined in the policy). The death benefit will be reduced by the amount withdrawn. To qualify, you have satisfied the Active Work rule and have been covered under this policy for the required amount of time as defined by the policy. Check with your tax advisor or attorney before exercising this option.
AD&D	Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot, or eye). In the event that death occurs from a covered accident, both the life and the AD&D benefit would be payable
Accident Plus	If loss occurs due to an accident, you may also receive the following Accident Plus benefits: Coma, Plegia, Repatriation, Education, Spouse Training, & Child Care. Refer to your certificate for more details.
Conversion	If you terminate your employment or become ineligible for this coverage, you have the option to convert all or part of the amount of coverage in force to an individual life policy on the date of termination without Evidence of Insurability. Conversion election must be made within 31 days of your date of termination.
Guarantee Issue	For timely entrants enrolled within 31 days of becoming eligible, the Guarantee Issue amount is available without any Evidence of Insurability requirement. Evidence of Insurability will be required for any amounts above this, for late enrollees or increase in insurance.
Limited Activity	A period when a Spouse or dependent is confined in a health care facility; or, whether confined or not, is unable to perform the regular and usual activities of a healthy person of the same age and sex.
Portability	If coverage has been in force for at least 12 months, you may continue coverage for a specified period of time after your employment by paying the required premium. Portability is available if you cease employment for a reason other than total disability or retirement at Social Security Normal Retirement Age. A written application must be made within 31 days of your termination.
Seat Belt, Airbag, and Common Carrier	If you die as a result of a covered auto accident while wearing a seat belt or in a vehicle equipped with an airbag, additional benefits are payable up to \$10,000 or 10% of the principal sum, whichever is less. If loss occurs for you due to an accident while riding as a passenger in a common carrier, benefits will be double the amount that would otherwise apply as outlined in the certificate.
Term Life	Benefit provided to the designated beneficiary upon the death of the insured. The benefit is provided for the time period that you are eligible and premium is paid. There is no cash value associated with this product.
Exclusion (Life) Suicide:	Benefits will not be paid if the death results from suicide within 2 years after coverage is effective. May apply if employee contributes toward the premium.
Exclusion (AD&D):	For AD&D, benefits will not be paid if death results from suicide, or death/dismemberment occurs while: <ul style="list-style-type: none">● 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● Travel or flight in any aircraft including balloons and gliders except:<ul style="list-style-type: none">■ As a fare paying passenger on a regularly scheduled commercial flight; or■ As a passenger or pilot in the Group Policyholder's owned or leased aircraft while flying on Group Policyholder's business● Driving while intoxicated (with a blood alcohol level of .08 grams or more per 100 milliliters of blood) <p>In addition, the AD&D insurance policy does not cover sickness or disease, including the medical and surgical treatment of a disease.</p> <p>A complete list of benefit exclusions is included in the policy. State variations apply.</p>

For assistance or additional information Contact Lincoln Financial Group at

(800) 423-2765; reference ID: **BBINC**

www.LincolnFinancial.com

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.

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 Employee Premium
Life and Accidental Death and Dismemberment Premium for sample benefit amounts

To calculate your estimated premium, please follow the instructions below:

EXAMPLE: Age 35

1)	List your annual earnings		\$31,200
			<hr/>
2)	Determine the amount of coverage you want (choose 1, 2, 3, 4, 5, 6, 7 or 8 times annual salary)		3
			<hr/>
3)	Multiply Lines 1 and 2 Above:	_____	\$93,600
			<hr/>
			\$93,600
			<i>rounds up to</i>
4)	Round up to the next \$1,000 increment	_____	\$94,000
			<hr/>
5)	Divide Line 4 by \$1,000	_____	\$94
			<hr/>
6)	Find your age in the table at the right and enter the corresponding Rate		0.1150
			<hr/>
7)	Multiply Line 5 and 6 Above:		\$10.81
			<hr/>

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

Dependent Children Benefit
Monthly Rate:

\$ 20,000
\$1.76

Premium covers all dependent children regardless of the number of children.

AGE	Non-Smoker Monthly RATE With AD&D Per \$1000	Smoker Monthly RATE With AD&D Per \$1000
<25	0.0770	0.1330
25-29	0.0770	0.1330
30-34	0.1050	0.1710
35-39	0.1150	0.1810
40-44	0.1230	0.2200
45-49	0.1770	0.3640
50-54	0.2440	0.4600
55-59	0.4410	0.8170
60-64	0.5700	0.9800
65-69	1.0370	1.6930
70-74	1.9530	3.0410
75-99	1.9530	3.0410

Monthly Employee Premium

Life and Accidental Death and Dismemberment Premium for sample benefit amounts

Employee and Spouse premiums are calculated separately.

Refer to Program Specifications for your maximum benefit amounts.

Benefits and premium amounts reflect age reductions.

Non-Smoker

Monthly RATE Per \$1000	AGE	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
0.0770	<25	\$0.77	\$1.54	\$2.31	\$3.08	\$3.85
0.0770	25-29	\$0.77	\$1.54	\$2.31	\$3.08	\$3.85
0.1050	30-34	\$1.05	\$2.10	\$3.15	\$4.20	\$5.25
0.1150	35-39	\$1.15	\$2.30	\$3.45	\$4.60	\$5.75
0.1230	40-44	\$1.23	\$2.46	\$3.69	\$4.92	\$6.15
0.1770	45-49	\$1.77	\$3.54	\$5.31	\$7.08	\$8.85
0.2440	50-54	\$2.44	\$4.88	\$7.32	\$9.76	\$12.20
0.4410	55-59	\$4.41	\$8.82	\$13.23	\$17.64	\$22.05
0.5700	60-64	\$5.70	\$11.40	\$17.10	\$22.80	\$28.50
1.0370	65-69	\$10.37	\$20.74	\$31.11	\$41.48	\$51.85
1.9530	70-74	\$6,500	\$13,000	\$19,500	\$26,000	\$32,500
		\$12.69	\$25.39	\$38.08	\$50.78	\$63.47
1.9530	75-99	\$4,500	\$9,000	\$13,500	\$18,000	\$22,500
		\$8.79	\$17.58	\$26.37	\$35.15	\$43.94

Smoker

Monthly RATE Per \$1000	AGE	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
0.1330	<25	\$1.33	\$2.66	\$3.99	\$5.32	\$6.65
0.1330	25-29	\$1.33	\$2.66	\$3.99	\$5.32	\$6.65
0.1710	30-34	\$1.71	\$3.42	\$5.13	\$6.84	\$8.55
0.1810	35-39	\$1.81	\$3.62	\$5.43	\$7.24	\$9.05
0.2200	40-44	\$2.20	\$4.40	\$6.60	\$8.80	\$11.00
0.3640	45-49	\$3.64	\$7.28	\$10.92	\$14.56	\$18.20
0.4600	50-54	\$4.60	\$9.20	\$13.80	\$18.40	\$23.00
0.8170	55-59	\$8.17	\$16.34	\$24.51	\$32.68	\$40.85
0.9800	60-64	\$9.80	\$19.60	\$29.40	\$39.20	\$49.00
1.6930	65-69	\$16.93	\$33.86	\$50.79	\$67.72	\$84.65
3.0410	70-74	\$6,500	\$13,000	\$19,500	\$26,000	\$32,500
		\$19.77	\$39.53	\$59.30	\$79.07	\$98.83
3.0410	75-99	\$4,500	\$9,000	\$13,500	\$18,000	\$22,500
		\$13.68	\$27.37	\$41.05	\$54.74	\$68.42

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.