



# LIFE AND AD&D LINCOLN FINANCIAL GROUP

Life Insurance and Accidental Death & Dismemberment (AD&D) benefits provide you and your loved one's financial protection in the event of an illness, accident, or death.

## BASIC LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Bridge Investment Group provides all eligible employees with a basic group life insurance and accidental death and dismemberment coverage at no cost to you.

## VOLUNTARY LIFE INSURANCE AND AD&D

You also have the option to purchase additional life insurance coverage for yourself, your spouse / domestic partner and your unmarried dependent children to age 26. However, you may only elect coverage for your dependents if you elected additional coverage for yourself. You pay for the cost of additional coverage through payroll deductions on a post-tax basis.

## BENEFICIARY DESIGNATION

We recommend you designate a beneficiary for your life insurance policy(ies). A beneficiary is the person (or people, estate, trust, etc.) to whom benefits will be paid to in the event of your death. You may change your beneficiary at any time during the plan year.

PLAN FEATURES	EMPLOYER PAID BASIC LIFE	EMPLOYER PAID AD&D	
Life Benefit Amount	\$20,000	\$20,000	
PLAN FEATURES	EMPLOYEE VOLUNTARY LIFE	SPOUSE VOLUNTARY LIFE	CHILD VOLUNTARY LIFE
Maximum Life Benefit	5 times your annual earnings to a maximum of \$500,000 Minimum amount of \$10,000	50% of employee elected amount to a maximum of \$250,000 Minimum amount of \$5,000	\$1,000 to \$10,000
Guaranteed Issue <i>Newly Eligible Employees</i>	\$200,000	\$50,000	\$10,000
Current Eligible Employees at OE	You or your Spouse may elect or increase insurance equal to 2 benefit levels on a guaranteed acceptance basis during open enrollment if you have not been previously declined, withdrawn or pending for coverage		
Age Reductions	Benefits will reduce 35% at age 65 Addt'l 25% at age 70 Addt'l 15% at age 75 Addt'l 10% at age 80	Benefits will reduce 35% at age 65 Benefits terminate at employee age 70 or retirement, whichever is first	Not Applicable

# VOLUNTARY LIFE WORKSHEET

## SEMI-MONTHLY PREMIUMS

Employee and spouse premiums are calculated separately. **Spouse premiums are calculated based on the employee's age.** Refer to Program Specifications for your maximum benefit amounts. Benefit and premium amounts reflect age reductions.

Employee Rates											
Age	Semi-Monthly Rate per \$1,000	\$10K	\$20K	\$30K	\$40K	\$50K	\$60K	\$70K	\$80K	\$90K	\$100K
<25	0.0305	\$0.31	\$0.61	\$0.92	\$1.22	\$1.53	\$1.83	\$2.14	\$2.44	\$2.75	\$3.05
25 - 29	0.0305	\$0.31	\$0.61	\$0.92	\$1.22	\$1.53	\$1.83	\$2.14	\$2.44	\$2.75	\$3.05
30 - 34	0.0340	\$0.34	\$0.68	\$1.02	\$1.36	\$1.70	\$2.04	\$2.38	\$2.72	\$3.06	\$3.40
35 - 39	0.0495	\$0.50	\$0.99	\$1.49	\$1.98	\$2.48	\$2.97	\$3.47	\$3.96	\$4.46	\$4.95
40 - 44	0.0835	\$0.84	\$1.67	\$2.51	\$3.34	\$4.18	\$5.01	\$5.85	\$6.68	\$7.52	\$8.35
45 - 49	0.1300	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00
50 - 54	0.1970	\$1.97	\$3.94	\$5.91	\$7.88	\$9.85	\$11.82	\$13.79	\$15.76	\$17.73	\$19.70
55 - 59	0.3165	\$3.17	\$6.33	\$9.50	\$12.66	\$15.83	\$18.99	\$22.16	\$25.32	\$28.49	\$31.65
60 - 64	0.5255	\$5.26	\$10.51	\$15.77	\$21.02	\$26.28	\$31.53	\$36.79	\$42.04	\$47.30	\$52.55
65 - 69	0.8455	\$6,500	\$13,000	\$19,500	\$26,000	\$32,500	\$39,000	\$45,500	\$52,000	\$58,500	\$65,000
		\$5.50	\$10.99	\$16.49	\$21.98	\$27.48	\$32.97	\$38.47	\$43.97	\$49.46	\$54.96

  

Spouse Rates											
Age	Semi-Monthly Rate per \$1,000	\$5K	\$10K	\$15K	\$20K	\$25K	\$30K	\$35K	\$40K	\$45K	\$50K
<25	0.0305	\$0.15	\$0.31	\$0.46	\$0.61	\$0.76	\$0.92	\$1.07	\$1.22	\$1.37	\$1.53
25 - 29	0.0305	\$0.15	\$0.31	\$0.46	\$0.61	\$0.76	\$0.92	\$1.07	\$1.22	\$1.37	\$1.53
30 - 34	0.0340	\$0.17	\$0.34	\$0.51	\$0.68	\$0.85	\$1.02	\$1.19	\$1.36	\$1.53	\$1.70
35 - 39	0.0495	\$0.25	\$0.50	\$0.74	\$0.99	\$1.24	\$1.49	\$1.73	\$1.98	\$2.23	\$2.48
40 - 44	0.0835	\$0.42	\$0.84	\$1.25	\$1.67	\$2.09	\$2.51	\$2.92	\$3.34	\$3.76	\$4.18
45 - 49	0.1300	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25	\$3.90	\$4.55	\$5.20	\$5.85	\$6.50
50 - 54	0.1970	\$0.99	\$1.97	\$2.96	\$3.94	\$4.93	\$5.91	\$6.90	\$7.88	\$8.87	\$9.85
55 - 59	0.3165	\$1.58	\$3.17	\$4.75	\$6.33	\$7.91	\$9.50	\$11.08	\$12.66	\$14.24	\$15.83
60 - 64	0.5255	\$2.63	\$5.26	\$7.88	\$10.51	\$13.14	\$15.77	\$18.39	\$21.02	\$23.65	\$26.28
65 - 69	0.8455	\$3,250	\$6,500	\$9,750	\$13,000	\$16,250	\$19,500	\$22,750	\$26,000	\$29,250	\$32,500
		\$2.75	\$5.50	\$8.24	\$10.99	\$13.74	\$16.49	\$19.24	\$21.98	\$24.73	\$27.48

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

Calculating Your Semi-Monthly Premiums over \$100,000			
Age	Semi-Monthly Rate per \$1,000	Benefit in \$1,000's	Semi-Monthly Cost
-----	-----	X \$-----	= \$-----
<b>Example:</b>			
Employee 35	0.0495	X \$150	= \$7.43

Semi-Monthly Child(ren) Rate  
= \$0.084 per \$1,000  
  
\$10,000=\$0.84  
  
Premium covers all dependent children regardless of the number of children

## VOLUNTARY AD&D LINCOLN FINANCIAL GROUP

### VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (AD&D)

This insurance provides specific benefits for a covered bodily injury that directly causes dismemberment (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. This insurance is optional and can be purchased for you, spouse and children.

#### VOLUNTARY AD&D

PLAN FEATURES	EMPLOYEE	SPOUSE	CHILD(REN)
<b>Maximum Amount</b>	5 times your annual earnings to a maximum of \$500,000 Minimum amount of \$10,000	50% of employee elected amount to a maximum of \$250,000 Minimum amount of \$5,000	\$1,000 to \$10,000
<b>Age Reductions</b>	Benefits will reduce 35% at age 65 Addt'l 25% at age 70 Addt'l 15% at age 75 Addt'l 10% at age 80	Benefits will reduce 35% at age 65 Benefits terminate at employee age 70 or retirement, whichever is first	Not Applicable

#### VOLUNTARY AD&D CALCULATION

	RATE		BENEFIT IN \$1,000'S		SEMI - MONTHLY COST
You	0.0150	X		=	\$ _____
Spouse	0.0150	X		=	\$ _____
Child	0.0150	X		=	\$ _____
<b>Example - Employee</b>	0.0150	X	\$150	=	\$ 2.25

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

#### LifeKeys<sup>SM</sup>

Online will & testament preparation service, identity theft resources and beneficiary assistance support for all employees and eligible dependents covered under the Group Term Life and/or AD&D policy.

#### TravelConnect<sup>SM</sup>

Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.

For more information please contact Lincoln Financial Group at (800) 423-2765; reference ID: BRIDGEPROP