

Basic Life Benefit Summary: Atomic Design & Consulting

Life/AD&D

Life Benefit Amount: Flat \$25,000**Maximum Benefit:** Class 1 \$25,000**AD&D Benefit Amount:** 100% of Life benefit will be paid if the employee dies as the result of an accident.**Guaranteed Issue:** Under age 70: \$50,000;**Guaranteed Issue:** Age 70 or older: \$20,000**Waiver of Premium:** Premium is waived if disabled prior to age 60**Accelerated Death Benefit:** 50% of the Life Insurance amount to a maximum of \$100,000**Age Reduction Schedule:**

Age 64 and younger:	100%
Age 65-69:	65%
Age 70-74:	50%
Age 75 and older:	50%

Conversion Included

The above highlights are intended as an overview. In any discrepancy between the highlights and the master contract, the master contract will govern. These highlights do not guarantee benefits or eligibility. All terms, provisions, conditions, limitations and exclusions shown in the booklet-certificate and master policy will apply.