



This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this document and the master policy, master policy provisions will prevail.

Vigilant Manufacturers' Trust Policy WA300445

Life and Accidental Death & Dismemberment (AD&D)																												
Basic Life Insurance	\$50,000 (available to employers with 5 or more employees)																											
Basic AD&D Insurance	\$50,000 (available to employers with 5 or more employees)																											
Age Reduction	If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce to 65% at age 65, to 45% at age 70, to 30% at age 75, to 20% at age 80, to 15% at age 85 and to 10% at age 90.																											
AD&D Schedule	<p>If due to an accident you die, lose a limb, sight of an eye or become paralyzed, the following benefits are available.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;"><u>100% of the Basic AD&D</u></td> <td style="width: 33%;"><u>75% of the Basic AD&D</u></td> <td style="width: 33%;"><u>50% of the Basic AD&D</u></td> </tr> <tr> <td>Life</td> <td>Paraplegia</td> <td>One hand</td> </tr> <tr> <td>Both hands</td> <td>Triplegia</td> <td>One foot</td> </tr> <tr> <td>Both feet</td> <td></td> <td>Sight of one eye</td> </tr> <tr> <td>Sight of both eyes</td> <td><u>25% of the Basic AD&D</u></td> <td>Speech or hearing</td> </tr> <tr> <td>One hand and one foot</td> <td>Thumb and Index finger</td> <td>Hemiplegia</td> </tr> <tr> <td>One hand and sight of one eye</td> <td>Uniplegia</td> <td></td> </tr> <tr> <td>One foot and sight of one eye</td> <td></td> <td></td> </tr> <tr> <td>Quadriplegia</td> <td></td> <td></td> </tr> </table>	<u>100% of the Basic AD&D</u>	<u>75% of the Basic AD&D</u>	<u>50% of the Basic AD&D</u>	Life	Paraplegia	One hand	Both hands	Triplegia	One foot	Both feet		Sight of one eye	Sight of both eyes	<u>25% of the Basic AD&D</u>	Speech or hearing	One hand and one foot	Thumb and Index finger	Hemiplegia	One hand and sight of one eye	Uniplegia		One foot and sight of one eye			Quadriplegia		
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Seat Belt Benefit	If you die in an automobile accident and were wearing your seat belt, your beneficiary(ies) will collect an amount equal to the AD&D benefit to a maximum of \$10,000 in addition to the Basic Life and Basic AD&D benefits described above.																											
Accelerated Benefit	You may collect part of your Basic Life insurance prior to death if you are diagnosed as terminally ill and have a life expectancy of less than 24 months. You may apply for up to 80% of the Basic Life insurance in force, to a \$40,000 maximum. The remaining benefit you do not elect is payable to your beneficiary upon your death.																											
Total Disability	If you become totally disabled (as defined by the policy) prior to age 60 and are disabled for at least 6 consecutive months, your basic life insurance may be continued until you reach age 65 without further premium payment by either your employer or you. At age 65 coverage terminates, however you may continue coverage by applying for a conversion policy at that time.																											
Repatriation	If death occurs more than 100 miles from your primary residence, we will pay the lesser of; the actual expense, 10% of the Life benefit or \$5,000 to prepare and ship your body to the place of burial or cremation.																											
Additional AD&D Benefits Included	Adaptive Home/Vehicle, AirBag, Child Education, Coma, Day Care, Exposure and Disappearance, Felonious Assault, Spouse Education.																											
Basic Life Insurance Exclusions	None																											
AD&D Insurance Exclusions	Benefits are not payable for losses due to suicide or attempted suicide, riot, war or act of war, military service, committing or attempting to commit an assault or felony, use of drugs (legal or illegal) unless prescribed by and used in accordance with directions of the prescribing physician, bacterial or viral infections not the result of an injury, heart attack or stroke, travel and flight in or descent from any aircraft, including balloons and gliders, except as a fare-paying passenger on a regularly scheduled flight and intoxication at or above the state legal limit.																											
Conversion	You may convert your Basic Life insurance to an individual policy if your coverage is terminated due to termination of employment or other loss of eligibility. You have 31 days from the earliest of, the date your employment terminates or other loss of eligibility to apply for the Conversion policy.																											