

# HSA Group Benefits



## Voluntary Life Insurance

### SUMMARY OF BENEFITS

#### All Active 1099 Financial Advisors and Full-time Staff of an Advisor

Life Benefit	Participant	Spouse	Dependent
Amount	Choice of \$50,000 increments	Choice of \$25,000  Participant must enroll in coverage for spouse to be eligible.	\$10,000 per Child  6 months to age 19 (to age 25 if full-time student)  Newborn children to age 6 months are not eligible for a benefit.
Minimum Amount	\$50,000	\$25,000	\$10,000
Maximum Amount	New participants can elect coverage up to \$100,000 and will have the option to increase up to a \$250,000 maximum at their 12 month anniversary of their effective date.	\$25,000	\$10,000
Guarantee Issue	\$250,000 under age 65 65-69 \$32,500 No Guarantee Issue age 70 and older.	\$25,000 under age 60 No Guarantee Issue employee's age 60 and older.	\$10,000
Benefit Reduction	Participant	Spouse	
Benefits will reduce:	35% at age 65 An additional 25% of the original amount at age 70 An additional 15% of the original amount at age 75 Benefits terminate at age 80 or retirement, whichever is first.	35% at employee age 65 Benefits terminate at employee age 70 or retirement, whichever occurs first.	
Additional Benefits			
See Definition:	Accelerated Death Benefit Conversion Portability		
Eligibility	Participant	Spouse and Dependents	
	All 1099 Financial Advisors and their Full-time Staff (working 30+ hours/wk) who have not previously declined or terminated coverage.	Cannot be in a period of limited activity on the day coverage takes effect.	

# HSA Group Benefits



## Participant Monthly Premium

### Voluntary Life Premium for sample benefit amounts

Participant and Spouse premiums are calculated separately.

Refer to Program Specifications for your maximum benefit amounts.

AGE	Monthly Rate per \$1,000	\$50,000	\$100,000	\$150,000*	\$200,000*	\$250,000*
< 30	0.100	\$5.00	\$10.00	\$15.00	\$20.00	\$25.00
30 - 34	0.110	\$5.50	\$11.00	\$16.50	\$22.00	\$27.50
35 - 39	0.130	\$6.50	\$13.00	\$19.50	\$26.00	\$32.50
40 - 44	0.190	\$9.50	\$19.00	\$28.50	\$38.00	\$47.50
45 - 49	0.300	\$15.00	\$30.00	\$45.00	\$60.00	\$75.00
50 - 54	0.570	\$28.50	\$57.00	\$85.50	\$114.00	\$142.50
55 - 59	0.910	\$45.50	\$91.00	\$136.50	\$182.00	\$227.50
60 - 64	1.100	\$55.00	\$110.00	\$165.00	\$220.00	\$275.00

\* New participants can elect coverage up to \$100,000 and will have the option to increase up to a \$250,000 maximum at their 12 month anniversary of their effective date.

## Spouse Monthly Premium

### Voluntary Life Premium for sample benefit amounts

Advisor and Spouse premiums are calculated separately.

Spouse premiums will be calculated based on the Advisors age.

AGE	Monthly Rate per \$1,000	\$25,000
< 30	0.100	\$2.50
30 - 34	0.110	\$2.75
35 - 39	0.130	\$3.25
40 - 44	0.190	\$4.75

NOTE: 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 details. Should there be a difference between this summary and the contract, the contract will govern.

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