Lincoln Financial Group®

Faith Technologies

Benefits At-A-Glance

All Full-Time Employees

Employee Life and AD&D	
Coverage Options	Increments of $10,000
Maximum coverage amount	This amount may not exceed $500,000
Minimum coverage amount	$20,000
Guaranteed Life coverage amount	$200,000
AD&D coverage provides a cash benefit to the beneficiary/beneficiaries you name if you die in an accident, or to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight	
Dependent Spouse Life and AD&D The amount of Dependent Life Insurance coverage cannot be greater than 100% of the optional Employee Benefit.	
Coverage Options	Option 1: $10,000 Option 2: $25,000 Option 3: $50,000
Maximum coverage amount	This amount may not exceed $50,000
Guaranteed Life coverage amount	$50,000
AD&D coverage provides a cash benefit to you should your Dependent Spouse die in an accident or suffer a covered loss in an accident, such as losing a limb or eyesight.	
Dependent Child(ren) Life and AD&D	
Live Birth under six months	$500
At least six months but under 25 years, or under 26 years if a full-time student	$10,000
AD&D coverage provides a cash benefit to you should your Dependent Child(ren) die in an accident or suffer a covered loss in an accident, such as losing a limb or eyesight.	

Optional Life and AD&D Insurance

The Lincoln Term Life Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death
- Features group rates for Faith Technologies employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

The Lincoln AD&D Insurance Plan:

- Provides a cash benefit to your loved ones if you die in an accident
- Provides a cash benefit to you if you suffer a covered loss in an accident
- Features group rates for Faith Technologies employees

What your benefits cover

Employee Coverage

Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount not to exceed $200,000 without providing evidence of insurability.
- Annual Limited Enrollment/Family Status Change: If you are a continuing employee, you can increase your coverage. If you increase your coverage, you will be required to submit evidence of insurability. If you have been previously denied coverage, you will be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

Maximum Insurance Coverage Amount

- You can choose a coverage amount up to $500,000. Evidence of Insurability may be required for optional life coverage. See the Evidence of Insurability page for details.

Dependent Spouse Coverage - You can secure term life insurance for your spouse if you select coverage for yourself.

Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to $50,000 for your spouse without providing evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

Maximum Insurance Coverage Amount

- You can choose a coverage amount up to $50,000 for your spouse. Evidence of Insurability may be required.

Dependent Child(ren) Coverage - You can secure term life insurance for your dependent children when you choose coverage for yourself**.**

Coverage Amount

- Enrollment: you can choose a coverage amount up to $500 if under six months, $10,000 if at least six months but under 25 years, or 26 years if a full-time student.

Additional Plan Benefits Included with Life Coverage

Accelerated Death Benefit: Enables you to receive a portion of your policy death benefit while you are living if diagnosed with a terminal illness. Please note that the receipt of an accelerated death benefit may be taxable. A covered employee should consult their tax advisor.	Included
Waiver of Premium: is a provision that allows you to not pay premiums during a period of disability that has lasted for a particular length of time.	Included
Conversion: If all or part of your optional and dependent life coverage ends, you may convert the amount of coverage you had under the group policy to an individual life insurance policy without medical evidence.	Included
Portability: If all or part of your optional and optional dependent life coverage ends, you may continue all or part of the amount that ends, less any amounts converted to an individual policy. Portable group term life insurance is not available if coverage ends because the group policy terminates.	Included

REMINDER: Please review your beneficiary(ies) to ensure they are up to date. It's good practice to review, and if necessary update, your beneficiary(ies) annually.

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 policy, the policy will govern.

LifeKeys® services are provided by ComPsych® Corporation, Chicago, IL. ComPsych® is not a Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations. EstateGuidance® and GuidanceResources® Online are trademarks of ComPsych® Corporation.

State limitations apply. Beneficiary Grief counseling is the only benefit available to a beneficiary(ies) of policies issued in the state of New York. Online will prep is the only benefit available to insured employee and dependents of policies issued in the state of Washington.

TravelConnect® services are provided by On Call International, Salem, NH. On Call International is not a Lincoln Financial Group® company and Lincoln Financial Group does not administer these services. Each independent company is solely responsible for its own obligations. On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions, and limitations, which can be found in the program description.

The *TravelConnect*® program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access Only program exclude payment for paid services.
Not for use in New York or Washington.

Insurance products 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. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.



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Benefit Exclusions

Like any insurance, this term life and AD&D insurance policy does have exclusions.

For Life Coverages: A suicide exclusion may apply. A complete list of benefit exclusions is included in the policy. State variations apply.

For AD&D coverages: Benefits will not be paid if death or dismemberment occurs as the result of:

- War, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Suicide, or suicide attempt, while sane or insane
- Active Participation in a riot
- Committing or attempting to commit a felony or misdemeanor
- Disease, bodily or mental illness (or medical or surgical treatment thereof)
- Infections, except septic infections of and through a visible wound
- Controlled Substances voluntarily taken, ingested or injected, unless prescribed or administered by a Physician
- Serving on full-time active duty in the Armed Forces of any country or international authority.
- The presence of alcohol in the Covered Person's blood which raises the presumption that the Covered Person was under the influence of alcohol and contributed to the cause of the accident.

*A complete list of benefit exclusions and descriptions are included in the policy. State variations apply.

REMINDER: Please review your beneficiary(ies) to ensure they are up to date. It's good practice to review, and if necessary update, your beneficiary(ies) annually.

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The *TravelConnect*® program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access Only program exclude payment for paid services.
Not for use in New York or Washington.

Insurance products 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. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

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Monthly Optional Life Insurance Premium
Calculate Your Premium.

Group Life Rates for You

Employee Age Range	Life Premium Rate
0 - 24	$0.065
25 - 29	$0.049
30 - 34	$0.098
35 - 39	$0.129
40 - 44	$0.178
45 - 49	$0.307
50 - 54	$0.469
55 - 59	$0.727
60 - 64	$0.921
65 - 69	$1.423
70 - 74	$2.441
75 - 79	$4.542
80 - 84	$9.683
85 +	$18.138

Group AD&D Rates for You

AD&D Premium Rate
$0.035

Calculate Your Cost

Use the appropriate rate provided in the tables to the left to calculate your cost based on the amount of coverage you select. The following example calculates the monthly cost for a 36-year-old employee who would like to purchase $100,000 in employee optional term life insurance coverage.

Calculation Example		Example	You
Step 1	Using the table above, enter the rate that corresponds with your age.	$0.129	
Step 2	Enter the desired coverage amount in dollars.	$100,000	
Step 3	Enter the desired coverage amount in increments of $1,000. *To calculate, divide the coverage amount by $1,000.*	100	
Step 4	Calculate the monthly cost. *Multiply Step 1 by Step 3.*	$12.90	

Note: Rates are subject to change and can vary over time.

Please see prior page for product information.
Optional Life Insurance Premium Calculation

Group Life Rates for Your Spouse

Spouse Age Range	Life Premium Rate
0 - 24	$0.065
25 - 29	$0.049
30 - 34	$0.098
35 - 39	$0.129
40 - 44	$0.178
45 - 49	$0.307
50 - 54	$0.469
55 - 59	$0.727
60 - 64	$0.921
65 - 69	$1.423
70 - 74	$2.441
75 - 79	$4.542
80 - 84	$9.683
85 +	$18.138

Group AD&D Rates for Your Spouse

AD&D Premium Rate
$0.028

Calculate Your Dependent Spouse Cost

Use the appropriate rate provided in the tables to the left to calculate your cost based on the amount of coverage you select. The following example calculates the monthly cost for a 36-year-old employee who would like to purchase $100,000 in spouse optional term life insurance coverage.

Calculation Example		Example	You
Step 1	Using the table above, enter the rate that corresponds with your age.	$0.129	
Step 2	Enter the desired coverage amount in dollars.	$100,000	
Step 3	Enter the desired coverage amount in increments of $1,000. *To calculate, divide the coverage amount by $1,000.*	100	
Step 4	Calculate the monthly cost. *Multiply Step 1 by Step 3.*	$12.90	

Note: Rates are subject to change and can vary over time.

Group Life and AD&D Rates for your Dependent Child(ren)

Child(ren) Life Premium Rate, per $1,000	Child(ren) AD&D Premium Rate, per $1,000
$0.303	$0.032

One affordable monthly premium covers all of your eligible dependent children.

Note: To be eligible for coverage, a spouse or dependent child cannot be confined on the date the increase or addition is to take effect, it will take effect when the confinement ends.

Please see prior page for product information.
Optional Life Insurance Premium Calculation