

Group Life Insurance

Life and AD&D

SUMMARY OF BENEFITS

Sponsored by: The Rasmussen Group, Inc.

Life Benefit	Employee	Spouse and Dependent
Amount	1 times basic annual earnings, rounded to the next higher \$1,000	\$10,000 Spouse \$1,000 Child: 14 days to six months \$5,000 Child: Six months to age 19 (to age 23 if full-time student)
Maximum Amount	\$100,000	
Guarantee Issue	\$100,000	
AD&D Benefit	Employee	Spouse
Amount	1 times basic annual earnings, rounded to the next higher \$1,000	
Maximum Amount	\$100,000	
Guarantee Issue	\$100,000	
Benefit Reduction	Employee	Spouse
Benefits will reduce:	35% at age 65 An additional 15% of the original amount at age 70 Benefits will terminate upon retirement.	Benefits terminate at employee retirement
Additional Benefits		
See Definitions Page:	Accelerated Death Benefit Conversion Seat Belt, Airbag, and Common Carrier	
Eligibility	Employee	Spouse
	All employees in an eligible class.	Cannot be in a period of limited activity on the day coverage takes effect.

Understanding Your Benefits

Accelerated Death Benefit	Accelerated Death Benefit provides an option to be paid a portion of your life insurance benefit when diagnosed as terminally ill (as defined in the policy). The death benefit will be reduced by the amount withdrawn. To qualify, you must be covered under this policy for the amount of time defined by the policy.
AD&D	Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes death or dismemberment (e.g., the loss of a hand, foot, or eye), subject to policy limitations.
Conversion	If you terminate your employment or become ineligible for this coverage, you have the option to convert all or part of the amount of coverage in force to an individual life policy on the date of termination without Evidence of Insurability. Conversion election normally must be made within 31 days of your date of termination.
Guarantee Issue	For timely entrants enrolled within 31 days of becoming eligible, the Guarantee Issue amount is available without providing Evidence of Insurability. Evidence of Insurability will be required for any amounts above this, for late enrollees or increases in insurance, and it will be provided at your own expense.
Seat Belt, Airbag, and Common Carrier	If you die as a result of a covered auto accident while wearing a seat belt or in a vehicle equipped with an airbag, additional benefits are payable up to \$10,000 or 10% of the principal sum, whichever is less. If loss occurs due to an accident while riding as a passenger in a common carrier, benefits will be double the amount that would otherwise apply as outlined in the certificate.
Limited Activity	A period when a spouse or dependent is confined in a health care facility; or, whether confined or not, is unable to perform the regular and usual activities of a healthy person of the same age and sex.
Term Life	A death benefit is paid to the designated beneficiary upon the death of the insured. Coverage is provided for the time period that you are eligible and premium is paid. There is no cash value associated with this product.

Additional Benefits

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

For assistance or additional information

Contact Lincoln Financial Group at (800) 423-2765 or log on to www.LincolnFinancial.com

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 detail. Should there be a difference between this summary and the policy, the policy will govern.

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