

Voluntary Accidental Death & Dismemberment (AD&D)

Voluntary benefits. So important.

Protection for the future is no accident.

According to the U.S. Department of Transportation's National Highway Traffic Safety Administration, more than 32,000 people died in car accidents in 2011. More than one in four Americans has been involved in a car accident in the last five years, and in the time it takes to watch a television sitcom, two people will die in car accidents in the U.S. And if that doesn't sound compelling, consider this: experts believe that based on current trends, every single American will be involved in at least one automobile accident in his or her lifetime.¹

And that's just car accidents.

Reliance Standard's Voluntary AD&D coverage is a convenient, affordable measure of protection you can give employees and their families against the very aspects of life no one wants to think about, let alone plan for.

Plan features include:

- ▶ Benefits to \$500,000
- ▶ Standard benefits to age 75
- ▶ Guaranteed coverage (no individual underwriting)
- ▶ Spouse and dependent child(ren) coverage available
- ▶ Exposure & Disappearance coverage included
- ▶ Conversion privilege
- ▶ Extension of family coverage provision
- ▶ Newlywed/newborn provision
- ▶ Minimal participation requirement—as few as 10 lives or \$100 per month in premium
- ▶ Seat belt/air bag benefit available up to \$25,000 maximum

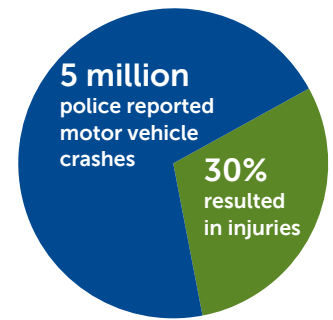
Do the math:

More than **one in four** Americans has been involved in a car accident in the last five years



Do the math:

More than 5 million police reported motor vehicle crashes occurred in the United States in 2009. Nearly 30 percent of those crashes (1.5 million) resulted in an injury.



National Highway Traffic Safety Administration, 2009

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Available Options

- ▶ Total Loss of Use
- ▶ Education
- ▶ Survivor
- ▶ Common Disaster
- ▶ Increased Dismemberment for Children
- ▶ Coma
- ▶ Day Care

Some optional plan design features for this important coverage are:

Continuation of Medical Coverage Benefit

This benefit will help pay the medical premiums for surviving dependents who, upon the accidental death of an insured employee, elect to continue medical coverage through COBRA or other state-mandated benefits. The benefit payable can be up to 2% of the Insured Employee's Principal Sum, to a maximum of \$5,000.

Home Alteration and Vehicle Modification Benefit

This benefit will pay expenses required to modify the home and vehicle of an Insured that becomes wheelchair dependent as the result of a covered loss. The standard benefit is \$10,000.

Brain Damage Benefit

This benefit will pay an additional scheduled amount for sustained mental incapacity resulting from accidental injury. The benefit payable can be up to 10% of the Insured's Principal Sum, to a maximum of \$10,000.

Therapeutic Counseling Benefit

This benefit pays expenses related to therapeutic counseling for any Insured regardless of which Insured suffered the loss. The benefit can be up to 2% of the Insured Person's Principal Sum, to a maximum of \$1,500.

Critical Burn Benefit

This benefit will pay an additional scheduled amount if an Insured receives third degree burns over 25% of his/her body. The benefit payable can be up to 25% of the Insured's Principal Sum, to a maximum of \$25,000.

100% Dismemberment Schedule

This enhanced option will pay the full Principal Sum in the event of the loss of one eye, one member, or the loss of speech or hearing. The loss of a thumb and index finger of the same hand remains at 25% of the Insured's Principal Sum.

100% Total Loss of Use Benefit

This enhanced option will pay the full Principal Sum in the event that an Insured suffers loss of use (per the schedule in the policy).

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¹ U.S. Department of Transportation, National Highway Traffic Safety Administration.