



Winn Management Company Inc provides this valuable benefit at no cost to you.

All Active Full-Time Employees and Owners Prior to January 1, 2002

Life and AD&D Insurance

Safeguard the most important people in your life.

Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like helping to cover everyday expenses, pay off debt, and protect savings. AD&D provides additional benefits if you die or suffer a covered loss in an accident.

AT A GLANCE:

- A cash benefit of five times Annual Earnings rounded to the next higher \$1,000 (up to \$1,000,000) to your loved ones in the event of your death, plus an additional cash benefit (up to \$250,000), if you die in an accident
- A cash benefit to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight
- Personalized Case Management – Dedicated Claims Examiner to actively guide you or your beneficiary through the Life claim process.
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services.
- *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

You also have the option to increase your cash benefit by securing additional coverage at affordable group rates. See the enclosed optional life insurance information for details.

ADDITIONAL DETAILS

Conversion: You may be able to convert your group term life coverage to an individual life insurance policy if your coverage reduces or you lose coverage due to leaving your job or for other reasons outlined in the plan contract.

Portability: You may be able to port your group term life coverage to a separate group term life insurance policy if your coverage reduces or you lose coverage due to leaving your job or for other reasons outlined in the plan contract.

Leave of Absence/Continuation of Coverage: You may be able to continue your coverage if you leave your job for reasons including and not limited to Family and Medical Leave, Lay-off, Leave of Absence or Leave of Absence Due to Disability.

Benefit Reduction: When you reach age 70, life benefits reduce to 50% of the original amount. When you reach age 75, life benefits reduce to 30% of the original amount. When you reach age 80, life benefits reduce to 20% of the original amount.

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.

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

Group insurance products and services described herein are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. The Lincoln National Life Insurance Company does not solicit business in New York, nor is it licensed to do so. 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.

