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Coverage	Benefit Amount Employee	Benefit Amount Spouse and Dependents
Life	Three times basic annual earnings, rounded to the next higher \$1,000	Option 1 Spouse: \$15,000 Child: 14 days to 6 months: \$1,500 Child: 6 months to age 19 (to age 23 if full-time student): \$15,000 Option 2 Spouse: \$7,500 Child: 14 days to 6 months: \$750
Maximum Amount	\$1,000,000	Child: 6 months to age 19 (to age 23 if full-time student): \$7,500
Guarantee Issue	\$1,000,000	Newborn children to age 14 days are not eligible for a benefit
AD&D	Will Equal the Life Benefit	N/A
Monthly Cost	Employee	Spouse and Dependents
	Your employer pays the cost of your coverage.	Option 1 \$8.24 Option 2 \$4.12
Benefit Reduction	Employee	Spouse
Benefits will reduce:	35% at age 65; An additional 15% of original amount at age 70; Benefits terminate at retirement	Benefits terminate at Spouse age 99
Additional Benefits		
See Understanding Your Benefits Page:	Accelerated Death Benefit Conversion Continuation of Coverage	
Enrolling for Coverage	Employee	Spouse or Dependent
Eligibility:	All employees in an eligible class.	Effective date of coverage will be delayed if Spouse or dependent is in a period of limited activity on policy issue date.

(Please see other side)

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 The death benefit will be reduced by the amount withdrawn.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.
Continuation of Coverage	If coverage has been in force for at least 12 months, you may continue your coverage for a specified period of time after your employment by paying the required premium. Continuation of coverage is available if you cease employment for a reason other than sickness, injury, or retirement.
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.
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; reference ID: **ELONCOLL**

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

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