

# Basic Life / AD&D Insurance

## Lincoln Financial Group



Faith Family Academy pays the full premium for each employee to have Basic Life & Accidental Death & Dismemberment Insurance. This benefit is provided by Lincoln Financial Group to protect you and your family in case of a catastrophic event. The AD&D benefit is paid if your death is a result of an accidental injury.

It is important that you document and notify Human Resources of beneficiary changes.

Employee Benefits	
Life Amount	\$25,000
AD&D Amount	\$25,000

AMOUNT OF LIFE INSURANCE AVAILABLE IF YOU BECOME INSURED AT CERTAIN AGES OR HAVE REACHED CERTAIN AGES WHILE INSURED:

If you have reached age 65, but not age 75, your amount of insurance will be:

- 65% of the amount of life insurance you had prior to age 65;
- 40% of the amount of life insurance you had prior to age 70;
- 25% of the amount of life insurance you had prior to age 75;

**Benefit terminates upon retirement**