



## LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

### WHAT IS IT?

A sudden death or accident can change everything. Life insurance together with Accidental Death and Dismemberment (AD&D) insurance, helps keep you covered in case an untimely death or accident destroys your income-earning ability.

Life benefits are disbursed to your beneficiaries in a lump sum in the event of your death to help them pay for things like:

- Burial and final expenses.
- Debts such as student and car loans and the mortgage.
- Future expenses, including college tuition, the rent, childcare, retirement savings or even elderly parent care.

AD&D provides a high-benefit lump sum if you were to die as a result of a covered accident. It also pays partial benefits if you lose your sight, hearing, a limb, ability to speak etc. in a coverage accident. AD&D benefits are paid in addition to any life insurance you may have and can be used to pay for daily living expenses and other needs.

There are also additional benefits available when you enroll that may help you plan better today and face life's turning points with professional assistance, including:

- An online tool for drafting your will.
- Emergency travel assistance in case an accident or illness occurs while you are away.

*continued*



### CASE ILLUSTRATION: ASSISTANCE AFTER THE UNTHINKABLE<sup>2</sup>

Marilyn was a resourceful mother of two who was almost finished taking graduate classes at a nearby college while working full-time. Although she didn't want to think about it, she knew how important it was to have life and AD&D insurance and purchased it through her employer. Driving home from class late one night, a distracted driver side-swiped her and she passed away. Marilyn's death was a huge loss for her family. But because of her foresight, Marilyn's life and AD&D policy helped. With the life insurance payout and the additional proceeds from the accidental death benefit, the family was able to afford her burial expenses, pay off her student loans and have extra money to start a college fund for her children.

- An "Express Pay" service where, under certain conditions, death claim proceeds can be received in as little as 48 hours.
- Funeral planning and cost comparison services.
- Face-to-face access to an attorney or counselor to assist beneficiaries after your death.

### WHY DO I NEED IT?

With Life and AD&D insurance you're covered in case an untimely death or accident destroys your income-earning ability. If you're in an accident covered by the policy, you'll have less to worry about, especially if your livelihood depends on your physical health.

80 percent of consumers believe most people need life insurance.<sup>1</sup> You might already have a life insurance policy, but you may not have enough. Your needs may change over time, but the need to protect the important things in life won't. Take the time to help protect what's taken a lifetime to build.

**Prepare. Protect. Prevail.<sup>®</sup>**

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<sup>1</sup> LIMRA, Life Insurance Consumer Studies Fact Sheet, 2014.

<sup>2</sup> This case illustration is fictitious and for illustrative purposes only.

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