



Voluntary Accidental Death & Dismemberment Insurance

For You

You may purchase Voluntary Accidental Death & Dismemberment Insurance in multiples of \$10,000, from \$10,000 to a maximum of \$500,000, subject to ten times your earnings for amounts over \$150,000. Your insurance amount reduces to 50% of your pre-age 75 amount at age 75 and further reduces to 25% of your pre-age 75 amount at age 80.

For Your Dependents

You may purchase Voluntary Accidental Death & Dismemberment Insurance for your dependents as follows:

- 50% of your Principal Sum For Spouse with no Dependent Child(ren) being covered
- 40% of your Principal Sum For Spouse with Dependent Child(ren) being covered
- 10% of your Principal Sum Each Dependent Child with Spouse being covered
- 15% of your Principal Sum Each Dependent Child with no Spouse being covered

Description of Coverage

If, due to injury, you or your covered dependent (the "Insured") suffers any one of the following specific losses within 365 days from the date of the accident, Reliance Standard Life Insurance Company (RSL) will pay the Benefit Amount listed below. However, if more than one listed loss results from any one accident, RSL will only pay the one largest applicable benefit as listed below.

LOSS BENEFIT AMOUNT:

Loss of Life	the Insured's Principal Sum
Loss of Two or More Members	the Insured's Principal Sum
Loss of Speech and Hearing	the Insured's Principal Sum
Loss of One Member	1/2 of the Insured's Principal Sum
Loss of Speech or Hearing	1/2 of the Insured's Principal Sum
Loss of Thumb and Index Finger of the Same Hand	1/4 of the Insured's Principal Sum

For this insurance benefit, "Member(s)" means a hand, foot or eye.

Monthly Premium per \$1,000 of Principal Sum

- Employee Only Coverage: \$0.02
- Employee + 1 or more/Family Coverage: \$0.03