

Important Coverage Information

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Minnesota Life Insurance Company detail exclusions, limitations, reduction of benefits and other terms of coverage. This program, including specific exclusions and limitations, may vary and may not be available to residents of all states. Coverage provided under policy form series 14-50856 and any state variation thereof.

Fraud Warnings: LA, RI: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **KY:** Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact thereto, commits a fraudulent insurance act, which is a crime. **NJ:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. **NM:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Family Coverage Benefit Schedule

If you elect family coverage, a benefit in the amount of 60% of the coverage you choose will be paid in the event of your spouse's or domestic partner's covered loss if you do not have dependent children, or 50% if you have dependent children. A benefit in the amount of 25% of the coverage you choose will be paid in the event of your dependent child's covered loss. In Louisiana family coverage covers you, your spouse and dependent children. In Colorado family coverage covers you, your spouse or partner in a civil union and dependent children.

Right to Cancel

The insured may cancel coverage at any time. If the insured cancels during the first 30 days after receiving the insurance document, the insured will receive a refund of any premium paid.

Who is eligible for Accidental Death Coverage?

All customers over age 18 who reside in the U.S., are eligible for accidental death insurance coverage. When purchasing coverage, all eligible customers may also insure their spouse or domestic partner and their unmarried dependent children by selecting family coverage. Dependent children are defined as those under age 19, but children age 19 and under age 26 may be covered if they are full-time students in an accredited college, university, vocational or technical school and dependent upon the insured for financial support.

Definition of "Injury"

A bodily Injury which:

- (1) is sustained as a direct result of an unintended, unexpected and unforeseen accident that occurs while the Insured Person's coverage is in force;
- (2) must be evidenced by a visible contusion or wound, except in the case of accidental drowning; and
- (3) directly and independently of all other causes and conditions, is the sole cause of a covered loss. while the Insured Person's coverage is in force.

The Insured Person's loss must occur while coverage is in force and within 365 days after the date of the Injury.

Exclusions¹

No coverage will be provided under this policy and no benefit will be paid for any Injury or loss caused directly or indirectly by, results in whole or in part from, occurs during, or there is contribution from, any of the following: 1. self-inflicted Injury, self destruction, or autoeroticism, whether sane or insane; 2. suicide or attempted suicide, whether sane or insane; 3. an Insured Person's commission of, or attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto; 4. bodily or mental infirmity, illness or disease; 5. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected; 6. the use of alcohol; 7. motor vehicle collision or accident where an Insured Person is the operator of the motor vehicle and the Insured Person's blood alcohol level meets or exceeds the level at which intoxication is defined in the state where the collision or accident occurred, regardless of any legal proceedings thereto; 8. infection other than infection occurring simultaneously with, and as a direct and independent result of, the accidental Injury; 9. medical or surgical treatment or diagnostic procedures or any resulting complications, including complications from medical misadventure; 10. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft carrier; 11. war or any act of war, whether declared or undeclared.

¹Please note, exclusions may vary from state to state. Please review your policy for your specific state exclusions.

MINNESOTA LIFE

Insurance underwritten by Minnesota Life Insurance Company
400 Robert Street North, St. Paul, Minnesota 55101-2098