

# Plan Highlights

## Group Basic Life and AD&D Insurance



### First Missouri Bank

#### ELIGIBILITY

**Employees:** Each Active, Full-time employee working 30 or more hours per week, except any person working on a temporary or seasonal basis.

#### BENEFIT AMOUNT

**Basic Life and AD&D:**  
\$50,000

#### BENEFIT REDUCTION DUE TO AGE

| Age | Original Benefit Reduced To |
|-----|-----------------------------|
| 65  | 65%                         |
| 70  | 40%                         |
| 75  | 20%                         |

#### FEATURES

- Living Benefit Rider (expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- Air Bag Benefit
- Education Benefit
- Loss of Use Benefit
- Seat Belt Benefit
- Waiver of Premium

#### VALUE ADDED SERVICES

- Bereavement Counseling Service

#### CONTRIBUTION REQUIREMENTS

Coverage is employer paid

#### AD&D SCHEDULE

| For Accidental Loss of:       | Amount Payable: |
|-------------------------------|-----------------|
| Life                          | 100%            |
| Both hands or both feet       | 100%            |
| Sight of both eyes            | 100%            |
| One hand and one foot         | 100%            |
| One hand and sight of one eye | 100%            |
| One foot and sight of one eye | 100%            |
| Speech and hearing            | 100%            |
| One hand or One foot          | 50%             |
| Sight of one eye              | 50%             |
| Speech or Hearing             | 50%             |

#### EXCLUSIONS

##### AD&D EXCLUSIONS:

AD&D benefits will not be payable for a loss: caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.