

JOIN. PROTECT. PROVIDE.

You've already taken the first step toward greater financial security by joining our credit union family. Now, take the next important step. Complete and return the enrollment form to receive your no-cost-to-you \$1,000 Accidental Death & Dismemberment Insurance paid for you by your credit union. And, because providing greater security for your family is important, we'll also send you additional coverage information.

SUMMARY OF INSURANCE PROVISIONS *Underwritten by: Minnesota Life Insurance Company*

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 terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the master Group Policy issued to the policyholder. 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 05-50285, 05-50274T, 05-50277, and any state variation thereof.

Coverage Provided

The accidental death and dismemberment benefit covers the eligible member in the event of loss of life, limb, sight, speech or hearing due to a covered accident. The amount of the accidental death and dismemberment benefit reduces by 50% at age 70 and older, regardless of age at enrollment.

If an eligible member's injury results in any of the following losses within 365 days after the date of the accident, we will pay a percentage of the complimentary coverage ("Principal Sum"), as shown below:

ACCIDENT TYPE / COVERAGE AMOUNTS

Loss of Life	100% of Principal Sum
Loss of Speech and Hearing	100% of Principal Sum
Loss of Both Hands or Both Feet or Sight of Both Eyes	100% of Principal Sum
Loss of One Hand and One Foot	100% of Principal Sum
Loss of One Hand or One Foot and Sight of One Eye	100% of Principal Sum
Loss of Sight of One Eye	50% of Principal Sum
Loss of One Hand or One Foot	50% of Principal Sum
Loss of Speech or Hearing	50% of Principal Sum
Loss of Thumb and Index Finger of Same Hand	25% of Principal Sum

Loss of hands or feet means complete severance at or above the wrists or ankle joints without subsequent reattachment. Loss of sight, speech, or hearing means the entire and irrecoverable loss of sight, speech, or hearing, which cannot be corrected by medical or surgical treatment or by artificial means. Loss of thumb and index finger means complete severance of both the thumb and the index finger at or above the metacarpophalangeal joints without subsequent reattachment.

A surgically reattached hand, foot, thumb or index finger will be deemed a permanent loss if, 12 months after reattachment, the limb has regained less than 50% of its normal function. The percentage of normal function must be certified by a licensed physician.

Who is Eligible

All eligible members who reside in the U.S., age 18 or older, are eligible for \$1,000 of complimentary accidental death and dismemberment insurance coverage.

Exclusions

The insurance provides limited coverage. This means we will provide benefits only when the loss results directly, and independently from all other causes, from an accidental bodily injury which was unintended, unexpected and unforeseen. The bodily injury must be evidenced by a visible contusion or wound, except in the case of accidental drowning. The bodily injury must be the sole cause of the loss. The injury and loss must occur while coverage is in force. The loss must occur within 365 days after the date of the accidental injury. In no event will we pay a benefit where the loss or injury is caused directly or indirectly by, results from, or there is contribution from, any of the following: (1) self-inflicted injury or self destruction, whether sane or insane; (2) suicide or attempted suicide, whether sane or insane; (3) the insured's participation in or attempt to commit a crime, assault or felony; (4) bodily or mental infirmity, illness or disease; (5) the use of alcohol, drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected, unless taken upon the advice of a licensed physician in the verifiable prescribed manner and dosage; (6) motor vehicle collision or accident where you are the operator of the motor vehicle and the insured'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 the outcome of any legal proceedings connected thereto; (7) infection, other than infection occurring simultaneously with, and as a direct result of, the accidental injury; (8) medical or surgical treatment or diagnostic procedures or any resulting complications; (9) 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; (10) war or any act of war, whether declared or undeclared; (11) repetitive stress syndromes including but not limited to rotator cuff syndrome, bursitis, tendonitis, carpal tunnel syndrome, ulnar nerve syndrome, stress fractures, neuropathy, epicondylitis or neuritis.

Three simple words. One great benefit.

Joining our credit union makes you a part of our family. And, we protect our family members with **\$1,000 Accidental Death and Dismemberment Insurance coverage** — at no cost to you. All you have to do is complete the enrollment form attached. It's that easy. ■ We understand that you have family members and loved ones to provide for, too. We're happy to extend you the opportunity to better provide for them. When you submit your no-cost-to-you \$1,000 Insurance enrollment form, or call **1-877-309-6576**, we'll send you information that helps you provide more insurance protection for you and your family.

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

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Your Certificate will be mailed to you in approximately 30 days. Coverage will become effective on the first day of the month on the next available quarterly effective date following receipt of your enrollment form. For more information, please call toll free 1-877-309-6576 weekdays, 7:00 a.m. to 8:00 p.m. and Saturdays, 8:30 a.m. to 5:00 p.m., CST.