

Life insurance helps you protect those who matter most.

You don't know what the future may hold. But you *can* take an important step now to help secure your loved ones' future.

Term life insurance from Lincoln Financial Group can help. This valuable insurance provides protection for the ones you love while you're at your current job (longer if you decide to take the insurance with you when you leave). If something happens to you, they receive an important cash benefit right when they need it most.

It pays to have life insurance.

Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, such as:

- Paying for everyday expenses like the rent or mortgage, groceries, utilities, and medical bills
- Paying off home loans, car loans, and credit cards
- Covering current and future education costs
- Providing for final expenses, including the cost of a funeral
- Protecting retirement plans and savings accounts

Those you select as beneficiaries can choose from a number of convenient benefit payment options. See the enclosed Summary of Benefits for details and coverage amounts.

It's affordable, too, with group rates.

Group rates are typically more affordable than what you might pay for an insurance plan on your own. And with payroll deduction, no money is due now. Your premium simply comes out of your paycheck.





**Now Available to
Cherry Creek School District #5:
Life insurance with affordable group rates**

Provide for your loved ones. And yourself.

Life goes on, even after you're gone. Now you can help ensure the life you started — and the people you started it with — go on without you.

Here's how this important coverage works.

- If you die, the loved ones you designate receive a cash benefit. You can secure up to \$200,000 in guaranteed coverage without providing evidence of insurability (documentation of your health history, which can include a statement from a physician or a medical examination). Or, you can get up to \$500,000 by providing evidence of insurability.

Coverage is also available for your spouse / Civil Union and dependent children. A complete Summary of Benefits is included on the next few pages.

Here are some expenses to consider.

When deciding how much coverage you may need, keep in mind the types of expenses your loved ones could face. For example:

- Everyday expenses such as the rent/mortgage, groceries, utilities, and medical costs
- Debt such as a home loan, car loan, credit cards, and student loans
- Future expenses such as education, retirement, weddings, and travel

Here's how little you pay with group rates.

- A 40-year-old employee can get \$200,000 of life insurance for just \$26.00 per pay period without providing evidence of insurability.
- The employee's spouse / Civil Union and dependent children can be covered, as well, for just a little more.

See the Summary of Benefits for coverage amounts and monthly premiums.

The Lincoln Term Life Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death
- Features group rates for Cherry Creek School District employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

No money is due at enrollment. Your premium simply comes out of your paycheck.



Life Insurance Summary of Benefits

Prepared for: **All eligible employees of Cherry Creek School District #5**

Group rates for Cherry Creek School District employees make life insurance more affordable than ever. This plan provides coverage for you, a spouse / Civil Union, and dependent children. Additional benefits and services of the plan are outlined below.



Your premium comes out of your paycheck, so no money is due now.

Coverage for You

You can secure term life insurance if you are an active Cherry Creek School District #5 employee. In the event of your death, a cash benefit is paid to the beneficiary/beneficiaries you name. If you do not name a beneficiary, or that person dies before you, the cash benefit may go to your estate. See the plan contract for additional details.

Term Life Insurance | Employee

Guaranteed coverage amount	\$200,000
Guaranteed coverage increase amount	Choice of \$10,000 or \$20,000
Maximum coverage amount	\$500,000 maximum in increments of \$10,000
Minimum coverage amount	\$10,000

Guaranteed Life Insurance Coverage Amount

- You can choose a coverage amount up to \$200,000 without providing evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by up to \$20,000 during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to \$500,000 with evidence of insurability. See the Evidence of Insurability page for details.
- Coverage amounts are reduced when an employee reaches age 65.
- For complete plan details, please see your contract.

Employee | Non-Tobacco User Monthly Premiums for Select Life Insurance Coverage Amounts

Employee Age Range	\$10,000	\$50,000	\$150,000	\$200,000	\$300,000	\$500,000
0 - 24	\$0.50	\$2.50	\$7.50	\$10.00	\$15.00	\$25.00
25 - 29	\$0.60	\$3.00	\$9.00	\$12.00	\$18.00	\$30.00
30 - 34	\$0.80	\$4.00	\$12.00	\$16.00	\$24.00	\$40.00
35 - 39	\$0.90	\$4.50	\$13.50	\$18.00	\$27.00	\$45.00
40 - 44	\$1.30	\$6.50	\$19.50	\$26.00	\$39.00	\$65.00
45 - 49	\$2.00	\$10.00	\$30.00	\$40.00	\$60.00	\$100.00
50 - 54	\$3.30	\$16.50	\$49.50	\$66.00	\$99.00	\$165.00
55 - 59	\$5.00	\$25.00	\$75.00	\$100.00	\$150.00	\$250.00
60 - 64	\$7.70	\$38.50	\$115.50	\$154.00	\$231.00	\$385.00
Employee Age Range	\$6,500	\$32,500	\$97,500	\$130,000	\$195,000	\$325,000
65 - 69	\$8.26	\$41.28	\$123.83	\$165.10	\$247.65	\$412.75
Employee Age Range	\$4,500	\$22,500	\$67,500	\$90,000	\$135,000	\$225,000
70 - 74	\$9.27	\$46.35	\$139.05	\$185.40	\$278.10	\$463.50
Employee Age Range	\$3,000	\$15,000	\$45,000	\$60,000	\$90,000	\$150,000
75 - 79	\$6.51	\$32.55	\$97.65	\$130.20	\$195.30	\$325.50
Employee Age Range	\$2,000	\$10,000	\$30,000	\$40,000	\$60,000	\$100,000
80 - 99	\$5.52	\$27.60	\$82.80	\$110.40	\$165.60	\$276.00

Life Insurance Summary of Benefits

Employee | Tobacco User Monthly Premiums for Select Life Insurance Coverage Amounts

Employee Age Range	\$10,000	\$50,000	\$150,000	\$200,000	\$300,000	\$500,000
0 - 24	\$0.80	\$4.00	\$12.00	\$16.00	\$24.00	\$40.00
25 - 29	\$0.80	\$4.00	\$12.00	\$16.00	\$24.00	\$40.00
30 - 34	\$1.10	\$5.50	\$16.50	\$22.00	\$33.00	\$55.00
35 - 39	\$1.40	\$7.00	\$21.00	\$28.00	\$42.00	\$70.00
40 - 44	\$2.30	\$11.50	\$34.50	\$46.00	\$69.00	\$115.00
45 - 49	\$3.90	\$19.50	\$58.50	\$78.00	\$117.00	\$195.00
50 - 54	\$6.40	\$32.00	\$96.00	\$128.00	\$192.00	\$320.00
55 - 59	\$9.10	\$45.50	\$136.50	\$182.00	\$273.00	\$455.00
60 - 64	\$12.80	\$64.00	\$192.00	\$256.00	\$384.00	\$640.00
Employee Age Range	\$6,500	\$32,500	\$97,500	\$130,000	\$195,000	\$325,000
65 - 69	\$11.05	\$55.25	\$165.75	\$165.10	\$331.50	\$552.50
Employee Age Range	\$4,500	\$22,500	\$67,500	\$90,000	\$135,000	\$225,000
70 - 74	\$10.44	\$52.20	\$156.60	\$208.80	\$313.20	\$522.00
Employee Age Range	\$3,000	\$15,000	\$45,000	\$60,000	\$90,000	\$150,000
75 - 79	\$9.33	\$46.65	\$139.95	\$186.60	\$279.90	\$466.50
Employee Age Range	\$2,000	\$10,000	\$30,000	\$40,000	\$60,000	\$100,000
80 - 99	\$7.38	\$36.90	\$110.70	\$147.60	\$221.40	\$369.00

Life Insurance Summary of Benefits

Coverage for Your Spouse / Civil Union

You can secure term life insurance for your spouse / Civil Union if you select coverage for yourself.

Term Life Insurance Spouse / Civil Union	
Guaranteed coverage amount	\$30,000
Guaranteed coverage increase amount	Choice of \$10,000 or \$20,000
Maximum coverage amount	100% of the employee coverage amount (\$500,000 maximum in increments of \$10,000)
Minimum coverage amount	\$10,000

Guaranteed Life Insurance Coverage Amount

- You can choose a coverage amount up to 100% of your coverage amount (\$30,000 maximum in increments of \$10,000) for your spouse / Civil Union without providing evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by up to \$20,000 during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 100% of your coverage amount (\$500,000 maximum in increments of \$10,000) for your spouse / Civil Union with evidence of insurability.
- Coverage amounts are reduced when an employee reaches age 65.
- For complete plan details, please see your contract.

Spouse / Civil Union | Non-Tobacco User Monthly Premiums for Select Life Insurance Coverage Amounts

Employee Age Range	\$10,000	\$30,000	\$50,000	\$100,000	\$250,000
0 - 24	\$0.50	\$1.50	\$2.50	\$5.00	\$12.50
25 - 29	\$0.60	\$1.80	\$3.00	\$6.00	\$15.00
30 - 34	\$0.80	\$2.40	\$4.00	\$8.00	\$20.00
35 - 39	\$0.90	\$2.70	\$4.50	\$9.00	\$22.50
40 - 44	\$1.30	\$3.90	\$6.50	\$13.00	\$32.50
45 - 49	\$2.00	\$6.00	\$10.00	\$20.00	\$50.00
50 - 54	\$3.30	\$9.90	\$16.50	\$33.00	\$82.50
55 - 59	\$5.00	\$15.00	\$25.00	\$50.00	\$125.00
60 - 64	\$7.70	\$23.10	\$38.50	\$77.00	\$192.50

Employee Age Range	\$6,500	\$19,500	\$32,500	\$65,000	\$162,500
65 - 69	\$8.26	\$24.77	\$41.28	\$82.55	\$206.38

Employee Age Range	\$4,500	\$13,500	\$22,500	\$45,000	\$112,500
70 - 74	\$9.27	\$27.81	\$46.35	\$92.70	\$231.75

Employee Age Range	\$3,000	\$9,000	\$15,000	\$30,000	\$75,000
75 - 79	\$6.51	\$19.53	\$32.55	\$65.10	\$162.75

Employee Age Range	\$2,000	\$6,000	\$10,000	\$20,000	\$50,000
80 - 99	\$5.52	\$16.56	\$27.60	\$55.20	\$138.00

**Spouse / Civil Union | Tobacco User Monthly Premiums
for Select Life Insurance Coverage Amounts**

Employee Age Range	\$10,000	\$30,000	\$50,000	\$100,000	\$250,000
0-24	\$0.80	\$2.40	\$4.00	\$8.00	\$20.00
25-29	\$0.80	\$2.40	\$4.00	\$8.00	\$20.00
30-34	\$1.10	\$3.30	\$5.50	\$11.00	\$27.50
35-39	\$1.40	\$4.20	\$7.00	\$14.00	\$35.00
40-44	\$2.30	\$6.90	\$11.50	\$23.00	\$57.50
45-49	\$3.90	\$11.70	\$19.50	\$39.00	\$97.50
50-54	\$6.40	\$19.20	\$32.00	\$64.00	\$160.00
55-59	\$9.10	\$27.30	\$45.50	\$91.00	\$227.50
60-64	\$12.80	\$38.40	\$64.00	\$128.00	\$320.00
Employee Age Range	\$6,500	\$19,500	\$32,500	\$65,000	\$162,500
65-69	\$11.05	\$33.15	\$55.25	\$110.50	\$276.25
Employee Age Range	\$4,500	\$13,500	\$22,500	\$45,000	\$112,500
70-74	\$10.44	\$31.32	\$52.20	\$104.40	\$261.00
Employee Age Range	\$3,000	\$9,000	\$15,000	\$30,000	\$75,000
75-79	\$9.33	\$27.99	\$46.65	\$93.30	\$233.25
Employee Age Range	\$2,000	\$6,000	\$10,000	\$20,000	\$50,000
80-99	\$7.38	\$22.14	\$36.90	\$73.80	\$184.50

Life Insurance Summary of Benefits

Coverage for Your Dependent Children

You can secure term life insurance for your dependent children when you choose coverage for yourself. For children age 1 day to 6 months, the maximum coverage amount is \$500.

Term Life Insurance | Dependent Children 6 months to age 26

Guaranteed coverage amount	\$10,000
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Term Life Insurance | Dependent Children Age 1 Day to 6 months

Guaranteed coverage amount	\$500
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Dependent Children Monthly Premium for Life Insurance Coverage

Coverage Amount	Monthly Premium
\$2,500	\$0.50
\$5,000	\$1.00
\$7,500	\$1.50
\$10,000	\$2.00

Group Rates for Your Dependent Children

One affordable monthly premium covers all of your dependent children 6 months to age 26.

Note: You must be an active Cherry Creek School District #5 employee to select coverage for a spouse / Civil Union and/or dependent children. To be eligible for coverage, a spouse / Civil Union or dependent child cannot be confined to a health care facility or unable to perform the typical activities of a healthy person of the same age and gender.

Additional Plan Benefits and Services

Additional Plan Benefits	
Accelerated Death Benefit	Included
Premium Waiver	Included
Conversion	Included
Portability	Included

Accelerated Death Benefit

- You can receive a portion of your term life insurance cash benefit if you are diagnosed with a terminal illness. This is also known as a living benefit.
- Your coverage amount is then simply reduced by the amount you receive.

Premium Waiver

- You won't have to pay your life insurance premium if you become totally disabled prior to age 60 and for six months or longer prior to age 60.

Conversion

- You can convert your group coverage to an individual life insurance policy without providing evidence of insurability if you lose coverage due to leaving your job or for another reason outlined in the plan contract.
- To take advantage of this benefit, send your written application and first premium payment to Lincoln Financial Group within 31 days of the date your coverage would otherwise end.

Portability

- You may be able to continue your coverage if you leave your job.
- To take advantage of this benefit, send your written application and first premium payment to Lincoln Financial Group within 31 days of the date your coverage would otherwise end.

Note: See the policy for details and specific requirements for each of these benefits.

Additional Plan Services

<i>LifeKeys</i> [®]	Included
<i>TravelConnect</i> [®]	Included

***LifeKeys*[®] Services**

- This assistance program provides you, your family, and your beneficiary/beneficiaries access to a wide range of support services.
- Program services for you and your family include:
 - EstateGuidance[®] online will preparation and execution
 - GuidanceResources[®] online resources for legal, financial, personal, health, and workplace issues
 - Identity theft resources
- For up to one year following a life and/or AD&D insurance claim, you and/or your beneficiary/beneficiaries can receive:
 - Grief counseling, including up to six in-person sessions, plus unlimited phone calls with a grief counselor
 - Financial services, including unlimited phone calls with a certified financial specialist, plus extensive online tools and resources
 - Legal support, including unlimited phone calls with an attorney, plus a free in-person consultation with an attorney in your area (subsequent legal fees at a reduced fee)

***TravelConnect*[®] Services**

- This travel assistance program provides a wealth of travel, medical, and safety-related services you can access while traveling more than 100 miles from home, for business or pleasure.
- These services include:
 - Evacuation services for medical emergencies, natural disasters, or political events
 - Travel Assistance services such as replacement of travel documentation, return of pets, and vehicle return
 - Medical, dental, and pharmacy referrals

Benefit Exclusions

Like any insurance, this term life insurance policy does have exclusions. A suicide exclusion may apply. A complete list of benefit exclusions is included in the policy. State variations apply.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

LifeKeys® services are provided by ComPsych® Corporation, Chicago, IL. *TravelConnect*® travel assistance services are provided by On Call International, Salem NH. On Call International must coordinate and provide all arrangements in order for eligible services to be covered. ComPsych® and On Call International are not Lincoln Financial Group companies and Lincoln Financial Group does not administer these Services. Each independent company is solely responsible for its own obligations. Coverage is subject to contract language that contains specific terms, conditions, and limitations.

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