



Take advantage of your group life insurance benefit



This summary is designed to help you understand your group life insurance benefits offered by

Publicis and underwritten by Securian Life Insurance Company.

Details of the Term Life and Accidental Death and Dismemberment (AD&D) coverages available to you and your family can be found on the opposite side of this handout.

Special guaranteed issue opportunity

Newly eligible employees may apply for certain levels of Supplemental Term Life insurance coverage for themselves and their families on a guaranteed basis - no proof of good health is required.

Enroll online at www.publicisbenefitsconnection.com.

How much does coverage cost?

Employee Supplemental and Spouse Term Life

Rates are per \$1,000 per month

Age	Employee	Spouse
Under 30	\$0.050	\$0.055
30-34	0.050	0.055
35-39	0.070	0.077
40-44	0.090	0.099
45-49	0.130	0.143
50-54	0.220	0.242
55-59	0.340	0.374
60-64	0.460	0.506
65-69	0.630	0.693
70-74	0.950	1.045
75 and over	0.950	1.045

Child Term Life: \$0.13 per \$1,000 per month

Rate shown provides coverage for all eligible children.

Optional AD&D

Employee: \$0.015 per \$1,000 per month

Family: \$0.023 per \$1,000 per month

Employee and spouse rates increase with age and all rates are subject to change.

Information on this handout only applies to eligible employees of Publicis.

Guaranteed issue opportunity

As a new hire, you may elect the following levels of coverage, guaranteed. No Evidence of Insurability is required.

- **Employees:** 1x - 3x base pay, not to exceed \$750,000
- **Spouse:** Up to \$50,000
- **Child:** Up to \$10,000

Online beneficiary management

Securian Life will send a welcome letter to your home soon after you enroll for coverage. This letter will include details on how to designate your life insurance beneficiary online through the LifeBenefits web site.

This is a summary of plan provisions related to the insurance policy issued by Securian Life to Publicis. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage.

Coverage options at a glance

Coverage type	Coverage options	Additional information
Basic Life Insurance	<ul style="list-style-type: none"> One and one half times base pay up to \$750,000* \$50,000 (only if salary is \$33,000 or more)* 	<ul style="list-style-type: none"> All coverage is guaranteed
Supplemental Life Insurance	<ul style="list-style-type: none"> One to five times base pay up to \$1,500,000* 	<ul style="list-style-type: none"> Up to three times base pay (not to exceed \$750,000) is guaranteed if elected within the initial eligibility period Any other election will require Evidence of Insurability (EOI)
Spouse Life Insurance	<ul style="list-style-type: none"> One to five times employee's base pay up to \$300,000* 	<ul style="list-style-type: none"> Up to \$50,000 is guaranteed if elected within the initial eligibility period An employee is not eligible to be insured as a spouse Any other election will require Evidence of Insurability Spouse coverage may not exceed 100% of the employee's coverage (basic and supplemental combined)
Child Life Insurance	<ul style="list-style-type: none"> \$5,000 or \$10,000 for each child 	<ul style="list-style-type: none"> All child coverage is guaranteed An eligible child is from live birth to 21 years, or 25 if a full-time student at an accredited post-secondary school A child is only eligible for coverage under one employee
Optional AD&D Insurance	<p>Employee Plan*</p> <ul style="list-style-type: none"> One to five times base pay up to \$1,500,000 <p>Family Plan (% of employee's AD&D coverage)</p> <ul style="list-style-type: none"> Spouse only: 60% Spouse + children: 50% Child only: 15% Each child + spouse: 10% 	<ul style="list-style-type: none"> All coverage is guaranteed In the family plan, percentages shown reflect a percentage of the employee's Optional AD&D coverage that the dependents will receive as coverage

* Employee and Spouse coverage reduces to 65% at age 65 and to 50% at age 70.

Plan features and additional services

- Portability** – If you are no longer eligible for coverage, you and your dependents may be eligible to continue your in-force life insurance. Premiums may be higher than those paid by active employees.
- Accelerated Death Benefit** – If you become terminally ill with 12 months or less to live, you may request early payment of up to 100 percent of your life insurance amount, up to a maximum of \$1,000,000 (Basic and Supplemental combined).
- Accidental Death and Dismemberment (AD&D)** – Provides your beneficiaries with financial protection if your death is due to a covered accident or provides benefit if you are dismembered as a result of a covered accident. AD&D covers accidents occurring any time, whether at work or elsewhere.
- Conversion** – You can convert terminated term life coverage to an individual life insurance policy.
- Waiver of premium** – If you become disabled you may be eligible to have your supplemental life insurance premiums waived.
- Legal Services** – Ceridian LifeWorks provides telephone access to a national network of attorneys for consultation on simple wills, and various other legal issues. Contact Ceridian LifeWorks at **1-877-849-6034** or visit **LifeWorks.com** (user name: *will* password: *preparation*).
- Beneficiary Financial Counseling** – Beneficiaries who receive at least \$25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP. There is no additional cost for this service.

Services provided by PricewaterhouseCoopers LLP and Ceridian LifeWorks are their sole responsibility. The services are not affiliated with Minnesota Life, Securian Life or their group contracts and may be discontinued at any time.

Products offered under policy form series 04-30686 and 04-30736.

Securian Life Insurance Company

A Securian Company

Group Insurance

www.LifeBenefits.com

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