



Group Accidental Death and Dismemberment Insurance

Plan for extra protection when it's needed most.

Accidents can happen to anyone, anywhere. Accidental Death and Dismemberment insurance can provide extra protection if an accident happens to you. It pays benefits if you die due to an accident, or experience a severe physical loss, such as a limb, mobility, sight or hearing.

AD&D insurance can help protect your loved ones' finances.

AD&D insurance pays an amount of money, specified in the policy, if a covered accident results in your death or a severe physical loss, such as a limb, mobility or your eyesight.

If an accident left you with a serious injury, you might need to pay for special care and modified living arrangements.

Benefits for accidental death or serious loss.

AD&D insurance pays a benefit to your loved ones if you die due to a covered accident. This benefit is in addition to any life insurance.

If you survive an accident with a covered loss, the benefits from AD&D insurance can help you adjust your lifestyle and focus on your future.

Being ready for difficult times is an important piece of the financial planning puzzle. AD&D insurance can help strengthen your loved ones' economic security. **Add an extra layer of financial security to help pay for unexpected expenses, such as:**



Extra Medical Costs



Caregiving



Home Modifications



Funeral Costs

*For purposes of coverage information provided in the Group Accidental Death & Dismemberment Coverage Highlights, "Fisher Investments" means "Fisher Asset Management, LLC," who is the policyholder.

AD&D Insurance

How Much Can I Apply For?

Note: You can't buy more coverage for your spouse than you buy for yourself. Coverage for your spouse cannot exceed 50% of your coverage.

For You:

\$25,000–\$750,000 in increments of \$25,000

Your Spouse:

\$12,500–\$375,000 in increments of \$12,500

See the Important Details section for more information, including requirements, exclusions, age reductions and definitions.

Additional Features

Seat Belt and Air Bag Benefits

The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.

Family Benefits Package

This package is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your children.

How Much Will Your Coverage Cost?

Because this insurance is offered through Fisher Investments, you'll have access to competitive group rates. You'll also have the convenience of having your premium deducted directly from your paycheck.

How much your premium costs depends on the benefit amount you elect.

If you buy coverage for your spouse, your monthly rate is shown in the table below. Use the same formula to calculate the premium that you used for yourself, but use the appropriate rate for the premium you are calculating.

Coverage for...	Cost Per \$1,000 of Coverage
You	\$0.021
Your spouse	\$0.021

Use this formula to calculate your semimonthly premium payment:

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x

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Enter the amount of AD&D coverage you're requesting (see benefit amounts on page 2).

Enter your rate from the rate table.

This amount is an estimate of how much you would pay each month.

To get a sense of your semimonthly premium, take your monthly premium, multiply by 12 months and divide by 24 pay periods. This is your semimonthly premium.

Important Details

Here’s where you’ll find the details about the plan.

Eligibility Requirements

A minimum number of eligible employees must apply and qualify for the proposed plan before the coverage can become effective. If this requirement is not met, this plan will not become effective.

To be eligible for coverage, you must be:

- An active employee of Fisher Investments regularly working at least 30 hours each week

Temporary and seasonal employees, full-time members of the armed forces, leased employees, independent contractors and employees living or working in a country subject to a sanctions program administered by the United States Treasury Office of Foreign Asset Control aren’t eligible.

If you buy AD&D insurance for yourself, you can also buy AD&D coverage for your spouse.

You can choose to cover your spouse, meaning a person to whom you are legally married or your domestic partner as recognized by law.

Please note:

- Your spouse must not be a full-time member of the armed forces.
- You cannot be insured as both an individual and a dependent.

Coverage Effective Date

To become insured you must:

- Meet the eligibility requirements listed in the previous sections
- Serve an eligibility waiting period*
- Apply for coverage and agree to pay premium
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective

*You are eligible on the first day that follows 30 days as a member, but not before the group policy effective date.

If you are not actively at work on the day before the scheduled effective date of insurance, including AD&D insurance for your spouse, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Age Reductions

Under this plan, your coverage amount reduces to 65% at age 70, to 40% at age 75 and to 25% at age 80. Your spouse’s coverage amount reduces by your spouse’s age to 65% at age 70, to 40% at age 75 and to 25% at age 80. If you or your spouse are age 70 or over, ask your plan administrator for the amount of coverage available.

AD&D Benefits

The amount of your or your spouse’s AD&D benefit for losses covered under this plan is a percentage of the amount of your or your spouse’s AD&D insurance in effect on the date of the covered accident as shown below. No more than 100% of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident and occur independently of all other causes within 365 days of the accident. A certified copy of the death certificate is needed to prove loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

Refer to your Certificate of Coverage for additional details.

Covered Loss	Percentage of AD&D Benefit Payable
Life	100%
One hand or one foot ¹	50%
Sight in one eye, speech or hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand ²	25%

¹ Even if the severed part is surgically re-attached.

² This benefit is not payable if an AD&D benefit is payable for the loss of the entire hand.

Exclusions

You are not covered for death or dismemberment caused or contributed to by any of the following:

- Committing or attempting to commit an assault or felony or actively participating in a violent disorder or riot
- Suicide or other intentionally self-inflicted injury, while sane or insane
- War or act of war (declared or undeclared), whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Voluntary consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above
- Boarding, leaving or being in or on any kind of aircraft, unless you are a fare-paying passenger on a commercial aircraft

Group Insurance Certificate

If coverage becomes effective and you become insured, you may access a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events at [MyFIRewards.com](https://myfirwards.com). The controlling provisions will be in the group policy. The information presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.

When Your Insurance Ends

Your AD&D Insurance ends automatically on the earliest of the following:

- The date the last period ends for which a premium was paid
- The last day of the month in which your employment terminates
- The last day of the month in which you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy

In addition to the above requirements, your spouse's AD&D coverage ends automatically on the date your spouse ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact your Benefits representative or plan administrator.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at standard.com.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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