



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 you have.

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:**



Extra Medical Costs



Caregiving



Home Modifications



Funeral Costs

AD&D Insurance

How Much Can I Apply For?

The amount for your child may not exceed \$50,000.

For You:

\$25,000 – \$500,000 in increments of \$25,000

For Your Family:

Spouse/Domestic Partner Only:

50% of your AD&D coverage amount

Child Only:

15% of your AD&D coverage amount for each child

Spouse/Domestic Partner and Children:

40% of your AD&D coverage amount

10% of your AD&D coverage amount for each child

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.
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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/domestic partner and higher education for your children.
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Public Transportation	The Standard may pay an additional benefit if you die as a result of an accident that occurs while you're riding as a fare-paying passenger on public transportation.
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Occupational Assault	The Standard may pay a benefit if you die or are dismembered as a result of an act of workplace violence that is punishable by law.
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How Much Your Coverage Costs

Because this insurance is offered through Stifel Financial Corp., 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.

Use this formula to estimate your monthly or semimonthly premium payment:

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

÷ 1000 =

x

Enter your rate from the rate table.

=

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

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Semimonthly premium: Take your monthly premium, multiply by 12 months, and divide by 24 pay periods. This is your semimonthly premium.

If you buy coverage for your family (spouse/domestic partner and children), 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	\$0.015
You and your family, regardless of how many children	\$0.020

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- An active associate of Stifel Financial Corp. regularly working at least 30 hours each week

Temporary and seasonal associates, full-time members of the armed forces, leased associates and independent contractors are not eligible.

If you buy AD&D insurance for yourself, you can also buy AD&D coverage for your family—your spouse/domestic partner and child(ren).

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

You can also choose to cover your child. Child means your child from live birth through age 25.

Please note:

- Your child cannot be insured by more than one associate.
- Your spouse/domestic partner or children must not be full-time member(s) 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

*If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the calendar month that follows the date you become a member.

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

Contact your human resources representative or plan administrator for further information about the applicable coverage effective date for your coverage, including AD&D insurance for your dependents.

Age Reductions

Under this plan, your coverage amount does not reduce due to a change in age.

AD&D Benefits

The amount of your or your dependent’s AD&D benefit for losses covered under this plan is a percentage of the amount of your, or your dependent’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 arising out of or in the course of your employment with your employer 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.

Covered loss	Percentage of AD&D Benefit Payable
Life ¹	100%
One hand or one foot ²	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 ³	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%

1 Includes loss of life caused by accidental exposure to adverse weather conditions or disappearance if disappearance is caused by an accident that reasonably could have resulted in your death.

2 Even if the severed part is surgically re-attached. This benefit is not payable if an AD&D benefit is payable for quadriplegia, hemiplegia, paraplegia involving the same hand or foot.

3 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
- 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

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 date your employment terminates
- The date 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 Dependents AD&D coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

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

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.



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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GP494-ADD/S399, GP310-ADD,
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