



The Policy contains an Accelerated Death Benefit provision. Receipt of an Accelerated Death Benefit will reduce benefits specified in the Policy. Accelerated Death Benefits may be taxable. As with all tax matters, the Insured Person should consult a professional tax advisor before applying for this benefit. Please read the Limitations section of the Accelerated Death Benefit included in the Policy.


PRESIDENT

CERTIFICATE OF GROUP INSURANCE



000010279130

SCHEDULE OF INSURANCE

ELIGIBLE CLASS

000010279130
SCHEDULE OF INSURANCE
For
Class 1 - All Full-Time Employees

Basic Annual Earnings

not

"Determination Date"

not

LIFE AND AD&D INSURANCE

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without payment of premiums

do not return

do return

ACCELERATED BENEFIT

NOTE: THIS IS NOT A LONG-TERM CARE POLICY. RECEIVING THIS ACCELERATED BENEFIT WILL REDUCE THE BENEFIT PAYABLE AT DEATH. ANY AMOUNT WITHDRAWN MAY BE TAXABLE INCOME, SO YOU SHOULD CONSULT A TAX ADVISOR BEFORE APPLYING FOR THIS BENEFIT.

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(Continued)**

CONVERSION PRIVILEGE

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

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"Coma"

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NOTE: The Policy may include an Extension of Death Benefit, an Accelerated Death Benefit or a Living Benefit. If so, please refer to that section for special claim procedures.

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*

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*

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**NOTICE OF
PROTECTION PROVIDED BY
ILLINOIS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION**

brief summary

Note: Certain policies and contracts may not be covered or fully covered.



Insurance companies, health maintenance organizations and agents are not allowed by Illinois law to use the existence of the Association or its coverage to encourage you to purchase any form of insurance. When selecting an insurance company or health maintenance organizations, you should not rely on Association coverage. If there is any inconsistency between this notice and Illinois law, then Illinois law will control.

The Association is not an insurance company or health maintenance organization. If you wish to contact your insurance company or health maintenance organization, please use the phone number found in your policy or contact the Illinois Department of Insurance at DOI.InfoDesk@illinois.gov.

**AMENDMENT TO BE ATTACHED TO THE CERTIFICATE FOR GROUP POLICY NO:
000010279130**

ISSUED TO: 


Your Certificate is amended by the addition of the following provisions.

**PRIOR INSURANCE CREDIT UPON TRANSFER OF
LIFE INSURANCE CARRIERS**

Prior Plan"

**This Amendment takes effect on your effective date of coverage under the Policy. In all other respects,
your Certificate remains unchanged.**

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY



Office of the Secretary

SUMMARY PLAN DESCRIPTION

Loss of Benefits

Claims Procedures

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-
-
-
-

Statement of ERISA Rights

Receive Information About Your Plan and Benefits.

Prudent Actions by Plan Fiduciaries.

Enforce Your Rights.

Assistance with Your Questions.

Lincoln Financial Group® Privacy Practices Notice

The Lincoln Financial Group companies* are committed to protecting your privacy. To provide the products and services you expect from a financial services leader, we must collect personal information about you. We do not sell your personal information to third parties. This Notice describes our current privacy practices. While your relationship with us continues, we will update and send our Privacy Practices Notice as required by law. Even after that relationship ends, we will continue to protect your personal information. You do not need to take any action because of this Notice, but you do have certain rights as described below.

We are committed to the responsible use of information and protecting individual privacy rights. As such, we look to leading data protection standards to guide our privacy program. These standards include collecting data through fair and lawful means, such as obtaining your consent when

We have an important responsibility to keep your information safe. We use safeguards to protect your information from unauthorized disclosure. Our employees are authorized to access your information only when they need it to perform their job responsibilities. Employees who have access to your personal information are required to keep it confidential. Employees are required to complete privacy training annually.
