

Plan Highlights

Group Basic Life and Accidental Death and Dismemberment Insurance

Spectrum Brands Class 1 Executives



ELIGIBILITY

Employees: Each Active, benefits eligible Spectrum Brands Executive working 30 or more hours per week.

BENEFIT AMOUNT

Basic Life

Flat \$50,000

Basic AD&D

Flat \$50,000

All amounts are guaranteed issue upon date of hire.

CONTRIBUTION REQUIREMENTS

Basic Life and Basic AD&D:

Coverage is 100% employer paid.

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced To
70	75%
75	50%
80	30%
85	20%



FEATURES

- ▶ Accelerated Death Benefit (75%)
- ▶ Portability Available
- ▶ Conversion Privileges
- ▶ FMLA/LOA Continuation
- ▶ Air Bag Benefit (10%)
- ▶ Seat Belt Benefit (10%)
- ▶ Exposure & Disappearance
- ▶ Waiver of Premium for Disability Continuation up to age 70. Must be disabled for at least 9 months prior to age 65.

VALUE ADDED BENEFITS

- ▶ ACI Employee Assistance Program (EAP) with 5 Sessions:
Contact 855-RSL-HELP (855-775-4357) or rsli@acieap.com
- ▶ Bereavement Support Services
- ▶ OnCall Travel Assistance:
Toll free 800-456-3893 or Worldwide Collect (603) 328-1966
- ▶ ID Theft with InfoArmor and WalletArmor credit monitoring:
Toll free 855-246-7347 or www.reliancestandard.com/walletarmor

EXCLUSIONS

Life: benefits will not be payable for a loss caused by suicide occurring within the first 24 months coverage becomes effective.

AD&D: benefits will not be payable for a loss caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Coverage is underwritten by Reliance Standard Life Insurance Company, licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.