

**SUMMARY OF BENEFITS
NO-COST-TO-YOU
ACCIDENTAL DEATH AND DISMEMBERMENT
INSURANCE PROTECTION**

PARTICIPATING ORGANIZATION: Veterans of Foreign Wars of the United States

**ACCIDENTAL DEATH BENEFIT: \$1,000
COMMON CARRIER ACCIDENTAL DEATH BENEFIT: \$1,500**

Underwritten by:
Securian Life Insurance Company, St. Paul, MN 55101

ADDITIONAL INFORMATION ON YOUR BENEFITS

This member-only limited benefit AD&D coverage is being provided to you at no cost. The primary Member is covered as long as he or she remains an active VFW member. The Accidental Death benefit is payable if you suffer a fatal covered accident. The Common Carrier benefit is payable if your accidental death occurs while riding as a fare-paying passenger on a Common Carrier. The Common Carrier benefit is paid in addition to the Accidental Death benefit. The Accidental Dismemberment benefit is payable if, as a result of an Injury, you suffer one of the covered losses in the table shown below:

TABLE OF LOSSES AND BENEFITS

Loss:	Benefit:
Two or more Hands or Feet	\$1,000
Sight of Both Eyes	\$1,000
One Hand or Foot	\$500
Sight of One Eye	\$500
Thumb and Index Finger of Same Hand	\$250

All coverage reduces by 50% upon your attainment of age 75, regardless of age at enrollment.

EXCLUSIONS

In addition to any benefit-specific exclusions, benefits will not be paid for any Injury or Loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following:

- (1) intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane (while sane in Colorado and Missouri);
- (2) declared or undeclared war or act of war;
- (3) military or combat activities while serving in the armed forces, National Guard, or organized reserve corps in any state, country, or international authority;
- (4) sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, or bacterial or viral infection, regardless of how contracted. This does not include bacterial infection that is the natural and foreseeable result of an accidental external bodily injury or accidental food poisoning.
- (5) flight in, boarding or alighting from an Aircraft or any craft designed to fly above the Earth's surface:

- a. except as a fare paying passenger on a regularly scheduled commercial airline;
 - b. being flown by the Covered Person or in which the Covered Person is a member of the crew;
 - c. being used for:
 - i. crop dusting, spraying or seeding, giving and receiving flying instruction, fire fighting, sky writing, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying; or
 - ii. any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on);
 - d. designed for flight above or beyond the earth's atmosphere;
 - e. an ultra-light or glider;
 - f. being used for the purpose of parachuting or skydiving;
 - g. being used by any military authority, except an Aircraft used by the Air Mobility Command or its foreign equivalent;
- (6) the Covered Person's intoxication as determined according to the laws of the jurisdiction in which the accident occurred;
- (7) voluntary ingestion of any narcotic, drug, poison, gas or fumes;
- (8) driving while intoxicated or driving under the influence of a controlled substance;
- (9) riding or driving as a professional in any kind of race for prize money or profit.

PAYMENT OF CLAIMS:

Your Accidental Dismemberment benefit will be paid to you, if living.

Your Accidental Death and Common Carrier benefits will be paid in accordance with the beneficiary designation in effect at the time of payment. If there is no such designation or no surviving beneficiary, the loss of life benefits will be paid in one lump sum to the first surviving class of the following classes of beneficiaries:

- a) lawful spouse;
- b) child(ren), in equal shares;
- c) parents, in equal shares;
- d) siblings, in equal shares.

If there is no surviving member of any of the above classes, the benefits will be paid to your estate.

This is a summary of the benefits provided under this AD&D protection. It is not a contract. Terms and conditions of coverage are set forth in Policy numbers 9018/9019/9020, group policy number 17-50925 or individual policy number 17-51040 and any state variation thereof. Plan benefits, exclusions and limitations may vary by state. This plan may not be available in all states. Availability of this offer may change.