

Basic Life Benefit Summary: Ortho Solutions LLC dba: DynaFlex

Life/AD&D

Life Benefit Amount: Flat \$25,000**Maximum Benefit:** Class 1 \$25,000**AD&D Benefit Amount:** 100% of Life benefit will be paid if the employee dies as the result of an accident.**Guaranteed Issue:** Under age 70: \$200,000;**Guaranteed Issue:** Age 70 or older: \$20,000**Waiver of Premium:** Premium is waived if disabled prior to age 60**Accelerated Death Benefit:** 50% of the Life Insurance amount to a maximum of \$100,000**Age Reduction Schedule:**
Age 0 and younger: 100%
Age 75 and older: 100%**Conversion** Included

The above highlights are intended as an overview. In any discrepancy between the highlights and the master contract, the master contract will govern. These highlights do not guarantee benefits or eligibility. All terms, provisions, conditions, limitations and exclusions shown in the booklet-certificate and master policy will apply.