



Group Term Life Certificate Summary

This summary describes the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. The capitalization of a term not normally capitalized according to standard punctuation rules indicates a word or phrase that is a defined term in the Certificate. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on October 19, 2023.

POLICY INFORMATION

Policyholder: St. Norbert College
Policy Effective Date: January 1, 2023
Policy Number: GLUG-C6F7
Class(es): All Eligible Retired Employees

Policy Anniversary: January 1
Group Number: G000C6F7

WHEN INSURANCE BEGINS

An eligible Retiree will become insured on the day the Retiree becomes eligible, subject to certain conditions (as described in the When Insurance Begins provision in the Certificate).

Additional eligibility conditions apply as described in the Certificate.

BENEFIT AMOUNT(S)

Insurance for You (The Retiree)

Your amount of life insurance is an amount equal to 2 times Your Annual Earnings, but in no event less than \$10,000 or more than \$400,000. Your amount of life insurance will be rounded to the next higher multiple of \$1,000.

Your amount of accidental death and dismemberment (AD&D) insurance is equal to Your amount of life insurance.

If You have questions regarding the amount of Your insurance, You may contact the Policyholder.

Benefit Reduction(s)

As You grow older, the amount of life and AD&D insurance for You will be reduced according to the following schedule:

At the Age of:	The Original Amount of Insurance Will Reduce by:
65	35%
70	100%

FEATURE(S)

Conversion

If group life insurance ends or the benefit reduces, You may apply for an individual policy of life insurance, subject to certain conditions.

EXCLUSION(S)

Several exclusions apply to the accidental death and dismemberment (AD&D) benefits as described in the Certificate.