

# Life and AD&D and Voluntary Life Insurance

Lafayette Venetian Blind provides Life and AD&D and Voluntary Life Insurance through Prudential. The charts below explain the amounts provided by LVB and the additional amounts available.

See Prudential enrollment material for Voluntary Life Insurance rates and premium calculations.

LVB Provided Life Plan Feature		Coverage
Benefit Amount	One times base annual earnings rounded to next higher \$1,000 if not already a multiple thereof, plus \$10,000, to maximum \$150,000	
AD&D Amount (see Plan Document for additional benefits)	One times base annual earnings rounded to next higher \$1,000 if not already a multiple thereof, plus \$10,000, to maximum \$150,000	
<ul style="list-style-type: none"> <li>•Waiver of Premium</li> <li>•Accelerated Life Benefit</li> <li>•Portability</li> <li>•Convertability</li> <li>•Benefit Reductions</li> </ul>	<ul style="list-style-type: none"> <li>•Included</li> <li>•Included</li> <li>•Included</li> <li>•Included</li> <li>• Reduced by 35% at age 65, 50% at age 70</li> </ul>	

Voluntary Life Plan Feature	Employee	Spouse	Dependent Child 14 days - age 26
Benefit Amount	Increments of \$10,000	50% of employee amount	\$10,000
Guarantee Issue Amount	\$150,000	\$50,000	\$10,000
Overall Max	The lesser of 7X earnings or \$500,000	\$250,000 not to exceed 50% of employee coverage	\$10,000
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