

# Accidental Death & Dismemberment (AD&D)



Common Purpose. Uncommon Commitment.

## PRODUCT BASICS

- Supplemental coverage to life insurance
- Coverage for death or dismemberment as a result of an accident
- Includes accidental injury to a limb, sight, speech, or hearing
- Coverage for the #1 cause of death for those under age 41\* and the # 5 cause of death for all ages\*

\*Source: National Safety Council Injury Facts 2007 Edition

## MEMBER BENEFIT HIGHLIGHTS

- Helps provide financial security
- Guaranteed acceptance
- No physical exam or health questions
- Quality, affordable coverage
- No-cost minimal protection available to credit union members 18 years and older
- Option to purchase additional coverage up to \$500k
- Built-in inflation guard; benefit amount increases by 5% every 2 years with a maximum of 25%

## CONTACT INFORMATION



All the information regarding product detail is for education only. Non-licensed employees may not discuss specific product details with members. All questions related to product details should be transferred to a licensed agent of CMFG Life Insurance Company.

**Web:** Check with your credit union's website for link to these products and services.

Accidental Death & Dismemberment insurance is sold by CMFG Life Insurance Company. This insurance is not a deposit and is not federally insured or guaranteed by credit unions.

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**MemberCONNECT**

