

LINCOLN FINANCIAL GROUP
SUMMARY OF GROUP LIFE AND AD&D INSURANCE

LONG Building Technologies

Class 2 -- All Other Full-Time Employees

EFFECTIVE DATE	January 1, 2008
TERM LIFE	This coverage is for term life insurance. The life insurance benefit is payable to the designated beneficiary upon the death of the insured. Coverage is provided for the time period that you are eligible and premium is paid. There is no cash value associated with this product.
AD&D	Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes dismemberment. In the event that death occurs from a covered accident, both the Life and AD&D benefits would be payable.
ELIGIBILITY	All full-time active employees hired prior to January 1, 2008 and working or more hours per week are eligible for coverage on the policy effective date. A delayed effective date will apply if the employee is not actively at work on the date the insurance would otherwise take effect.
LIFE BENEFIT	\$20,000
AD&D BENEFIT	\$20,000
SEAT BELT, AIRBAG AND COMMON CARRIER	<p>If you die as a result of a covered auto accident while wearing a seat belt or in a vehicle equipped with an airbag, benefits are payable up to \$10,000 or 10% of the principal sum, whichever is less.</p> <p>If loss occurs for you due to an accident while riding as a passenger in a common carrier, benefits will be double the amount that would otherwise apply as outlined in the certificate.</p>
LIVING BENEFIT	A Living Benefit (also called an Accelerated Death Benefit) is available to employees who have satisfied the Active Work rule and have been covered under this policy for at least 12 months. When such employees are diagnosed as terminally ill (having 12 months or less to live), they may withdraw up to 75% of their life insurance coverage to a maximum of \$250,000. The death benefit will be reduced by the amount taken as a Living Benefit.
CONVERSION	If you terminate your employment or if you become ineligible for this coverage, you have the option to convert all or part of the life insurance in force on the date of termination without Evidence of Insurability. Conversion election must be made within 31 days of your date of termination.
BENEFIT REDUCTION	Life and AD&D benefits will terminate at retirement. Prior to this, benefits reduce by: 35% at age 65; an additional 20% of the original amount at age 70; an additional 15% of the original amount at age 75; an additional 10% of the original amount at age 80, an additional 5% of the original amount at age 85; and an additional 5% of the original amount at age 90.

This is only a summary of coverage and is not a binding contract. A certificate of coverage will be made available to you shortly which describes the benefits in greater detail. Should there be differences between this summary and the contract, the contract will govern.

Group insurance is issued and underwritten by The Lincoln National Life Insurance Company, a Lincoln Financial Group company. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.