

\$2,000 Fraternal Accidental Death Benefit

A Qualifying Member is any existing or new adult insured member who is either:

- 1) insured under a life or annuity contract, or
- 2) receiving benefits from a matured policy or annuity under a settlement option.

You don't have to "sign up" or do anything special to receive this benefit. It's all taken care of for you.

The Board of Directors and the Management Team continue to provide increased protection to members and their families.

NO COST TO YOU.

Effective September 1, 2005



Degree of Honor Protective Association

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degreeofhonor.com

FRATERNAL ACCIDENTAL DEATH BENEFIT (NON-CONTRACTUAL)

The Fraternal Accidental Death Benefit is a non-contractual fraternal benefit program where Degree of Honor will pay an additional benefit of \$2,000 in the event of accidental death, subject to the limitations and exclusions therein. Qualifying members are automatically enrolled in the program at no additional cost.

Qualifying Member

A Qualifying Member is any existing or new adult insured member who is either: 1) insured under a life or annuity contract, or 2) receiving benefits from a matured policy or annuity under a settlement option.

Accidental Death

Accidental death of the insured must: (1) result from an injury, directly and independently from all other causes; (2) occur within 90 days of the underlying injury sustained from the accident; (3) result from injury that occurs while the Fraternal Accident Death Benefit is in force.

Limitations and Exclusions

This benefit is **NOT** payable if the insured's death resulted, directly or indirectly, from:

- intentional self-inflicted injury, whether sane or insane; or
- the commission or attempt to commit a felony; or
- war, whether declared or undeclared, or from any action incidental thereto, or from any of the hazards thereof, including terrorism; or
- sickness, illness, disease or medical and/or surgical treatment thereof, except infliction which occurs as a result of accidental bodily injury; or
- voluntary taking of drugs or sedatives, intoxication from any intoxicating source or being under the influence of narcotics unless administered by, or on the advice of, a physician; or
- active participation in a riot or insurrection; or
- riding in or descent from any kind of aircraft, if the insured participated in training or had any duties whatsoever above the aircraft, or if such aircraft was operated by or for the armed forces.

Degree of Honor reserves the right to request proof of the accidental nature of the death. The claim for this death benefit must be made within three years of the date of death. The benefit is paid to the beneficiary(s) under the insured's life or annuity contract.

Disclaimer

The Fraternal Accidental Death Benefit and many other fraternal benefits are non-contractual benefits. Degree of Honor reserves the right to modify, in whole or in part, any provision pertaining to this benefit. Degree of Honor further reserves the right to discontinue this benefit at any time. No person shall have a vested right in this benefit and it shall be limited to \$2,000 per qualifying adult member. This benefit is effective September 1, 2005.