



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 2, 2023.

POLICY INFORMATION

Policyholder: Automotive Aftermarket Association Southeast, Inc.
Policy Effective Date: November 1, 2011 Policy Anniversary: November 1
Policy Number: GLUG-AK2Z Group Number: G000AK2Z
Class(es): All Eligible Members Electing the \$25,000 Benefit

ELIGIBILITY

You (the Member) and your eligible Dependents must be able to perform normal activities and not be confined (at home, in a hospital, or in any other care facility) to be eligible for insurance.

WHEN INSURANCE BEGINS

You will become insured on the first day of the month that coincides with or follows the day you become eligible, subject to certain conditions (as described in the Exceptions to When Your Insurance Begins provision in the Certificate).

An eligible Dependent will become insured on the latest of the day the Member becomes insured, the Member acquires the eligible Dependent, or the Member submits a Written Request to enroll the Dependent for insurance (if required), subject to certain conditions (as described in the Exceptions to When Insurance Begins provision in the Certificate).

Additional eligibility conditions apply as described in the Certificate.

BENEFIT AMOUNTS

Insurance for You (The Member)

You may elect to be insured for an amount of life insurance equal to \$25,000.

Provided you have elected some amount of life insurance, your amount of accidental death and dismemberment (AD&D) insurance is equal to your amount of life insurance.

Your Guarantee Issue Amount is \$50,000. If you have questions regarding the amount of your insurance, you may contact the Policyholder.

Insurance for Your Dependents

You may elect to have your Spouse insured for an amount of life insurance equal to \$2,000.

You may elect to have your eligible Dependent children insured for life insurance. The amount of life insurance for your eligible Dependent children is based on the age of the Dependent, as follows:

Age of Dependent Child	Amount of Life Insurance
Six months and older	\$1,000
14 days to less than six months	\$250
Less than 14 days	\$0

The Guarantee Issue Amount for your Spouse is 100% of your elected amount of life insurance or \$2,000, whichever is less. The Guarantee Issue Amount for your Dependent children is 100% of your elected amount of life insurance or \$1,000, whichever is less. If you have questions regarding the amount of insurance for your Dependents, you may contact the Policyholder.

Benefit Reductions

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 to:
65.....	65.00%
70.....	45.00%
75.....	30.00%
80.....	20.00%

FEATURES

Living Benefits

In the event you incur a Terminal Condition while insured under the Policy, you, your Spouse or your legal representative may submit a Written Request for an advance payment of part of your life insurance death benefit. The maximum amount of Living Benefits available is 75% of the amount of life insurance for you in effect at the time of the request or \$18,750, whichever is less.

Additional Accidental Death and Dismemberment (AD&D) Benefits

In addition to basic AD&D benefits, you are protected by the following benefits:

- Airbag
- Common Carrier
- Seat Belt

Continuation of Insurance for Total Disability with Waiver of Premium

You may be able to continue insurance for you from the day you cease to be Actively Eligible due to your Total Disability, subject to certain conditions.

Conversion

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

EXCLUSIONS

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