

Protect your family's financial future

Term life and AD&D insurance

Term life insurance benefits through your employer can help protect your family's financial future against the unexpected loss of life, and income, during your working years.

Prepared for:



Basic coverage (automatically enrolled)

Basic term life	1x your salary	<ul style="list-style-type: none"> • Maximum: \$500,000 • Includes matching AD&D benefit
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Optional coverages

Employee supplemental life	1-8x your salary	<ul style="list-style-type: none"> • Maximum: \$1,000,000
Spouse/domestic partner supplemental life	\$10,000 increments	<ul style="list-style-type: none"> • Maximum: \$250,000 • Coverage may not exceed 100% of the amount of the employee's coverage (basic and supplemental combined)
Child supplemental life	\$2,500 increments	<ul style="list-style-type: none"> • Maximum: \$25,000 • Children are eligible from live birth until age 26 • Coverage may not exceed 100% of the amount of the employee's coverage (basic and supplemental combined)
Voluntary AD&D	Employee: 1-8x your salary Spouse/domestic partner: \$10,000 increments	<ul style="list-style-type: none"> • Employee maximum: \$1,000,000 • Spouse/domestic partner maximum: \$250,000

A child may be covered by only one employee.

Beginning at age 65, basic term life coverage reduces to a percentage of the amount in effect prior to age 65: to 65 percent at age 65 and to 50 percent at age 70.

Monthly cost of coverage

Employee/spouse/domestic partner supplemental life (rates/\$1,000/month)

Age	Rate
Under 25	\$0.038
25-29	0.045
30-34	0.053
35-39	0.060
40-44	0.075
45-49	0.113
50-54	0.173
55-59	0.323
60-64	0.495
65-69	0.953
70 and over	1.545

Optional child life

One premium provides coverage for all eligible children

\$2,500	\$0.500 per month
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Voluntary AD&D (rates/\$1,000/month)

Employee only	\$0.030 per \$1,000 per month
Spouse/domestic partner only	\$0.030 per \$1,000 per month only

Please note, employee and spouse/domestic partner rates increase with age and are subject to change.

Enhance your life insurance protection without health questions

- Employee: Elect for the first time one times your salary; not to exceed \$350,000
- Spouse/domestic partner: Increase your existing coverage by \$10,000; not to exceed \$50,000

Employees enrolling from zero coverage without health questions is a one-time opportunity.

Open enrollment: October 28 - November 15, 2024

Learn more

Visit Securian's educational microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit securian.com/rivian-insurance

Enroll

You can complete your benefit elections in [Workday](#) under Benefits

Name/update beneficiary

You can update your beneficiary designation in [Workday](#) under Benefits & Pay > Change Benefits > Beneficiary Designation Change

Questions?

Submit a [Guidepost ticket](#)

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Rivian Automotive, Inc. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 14-31700.4 and 14-31900.4.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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