

Madison National Life Insurance Company, Inc.
Important Notice Regarding Your Insurance Coverage

According to section GTL-C1600-0608 of your Group Term Life Insurance Certificate of Insurance's Accidental Death & Dismemberment provision, Insured Persons must have an Accident that results in a Loss (as defined below). Suicide, attempted suicide or other intentionally self inflicted Injuries do not meet the definition of Accident regardless of the duration of coverage.

Definitions:

Accident: A sudden, unexpected and unforeseen, identifiable event causing bodily Injury, directly produced by specific accidental contact with another body or object. The Accident must occur while You are covered under the Group Policy.

Loss means Loss of one or more of the body parts or bodily functions listed under "AD&D Benefit", or as otherwise provided for under this "Accidental Death and Dismemberment Insurance" section, which:

- a. is caused solely and directly by an Accident;
- b. occurs independently of all other causes;
- c. occurs within the number days after the Accident outlined in the Certificate of Insurance; and
- d. while the Insured Person is covered under the Group Policy.