

Billing Methods

You may select the method of payment you prefer from the following options:

Payroll Deduction: Policy premiums may be payroll deducted with a minimum of three applicants. Or, you may add this insurance plan to an existing group that is already being payroll deducted for Brokers National.

Annual Direct Bill: Insureds may elect to pay their AD&D premiums to Brokers National by an annual billing notice.

Monthly Bank Draft (EFT): Insureds may elect to have their monthly premiums deducted from their checking accounts. An authorization form and a voided check must be attached to the application.

Credit Card: Visa/Mastercard only. Insureds may elect regular payments to be charged to their credit card accounts. An authorization form must be submitted along with their application.

Exceptions and Limitations - Risk Not Assumed

The benefits shall not be payable if the insured person's death and/or loss of sight or limb results, directly or indirectly from any of the following causes or is contributed to, wholly or in part, by any of the following causes:

1. Insurrection or war or any act attributed to war, whether or not the insured person is in military service. The term "war" includes declared or undeclared war or any conflict between the armed forces of any country or countries;
2. Suicide, or any attempt of suicide, while sane or insane;
3. Bodily or mental infirmity or disease of any kind, even though the proximate or precipitating cause of death is accidental bodily injury;
4. Committing or attempting to commit a felony;
5. Being intoxicated or under the influence of any narcotic unless administered on the advice of a physician;
6. Operating, riding in, or descending from any kind of aircraft if the insured person:
 - a. is either a pilot, officer, or member of the crew; or
 - b. is being flown for the purpose of descent from such aircraft while in flight; or
 - c. is giving or receiving any kind of training or instructions; or
 - d. has any duties aboard such aircraft;
7. Engaged in an illegal occupation;
8. Participating in any recreational airborne activity, including but not limited to hang gliding and parachuting;
9. Participation in speed endurance racing of any kind.

This is an Accidental Death & Dismemberment only policy. It does not pay benefits for loss from sickness or any other cause.

FOR MORE INFORMATION CONTACT:



Products from Brokers National Life:

Dental
Vision
Short Term Disability
Term Life
Hospital Indemnity
Accidental Death & Dismemberment
Cancer

Visit us on the web at www.bn lac.com

This is a descriptive brochure and not a contract.
This brochure is designed to highlight features of this insurance plan. A more complete description of benefits and exclusions is found in the policy form #ADDP(2006).



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Form #: ADV-ADD(2006)TX

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*Protection for
you and your
family...*



Texas

BROKERS NATIONAL
LIFE ASSURANCE COMPANY

ACCIDENTAL DEATH & DISMEMBERMENT

Introducing...

Brokers National Life Assurance Company (Brokers National) Accidental Death & Dismemberment Insurance

Unfortunately, accidents are a fact of life.

Injuries and fatalities cost Americans billions of dollars in lost wages, medical care and other related expenses.

A significant amount of these losses are attributable to accidents resulting in death or dismemberment. While you may not be able to prevent accidents from occurring, you can take steps to help protect you and your family's finances.

The Accidental Death & Dismemberment (AD&D) Insurance policy from Brokers National helps to safeguard your family's future. In the event of accidental death or dismemberment, our AD&D policy provides a lump sum benefit, regardless of other insurance coverage.

Accidental Death & Dismemberment Insurance Plan Highlights

- ◆ \$10,000 to \$250,000 available
- ◆ Voluntary
- ◆ Guaranteed issue (ages 18 – 65)
- ◆ A portable policy
- ◆ Guaranteed renewable for life*
- ◆ Qualifies for Section 125
- ◆ Dependent coverage available
- ◆ Includes Waiver of Premium on primary insured
- ◆ Benefits doubled when covered accident occurs while on a common carrier or school bus

*Premium rates may be changed at a certain age by class.

Benefits (based on \$250,000 Death Benefit)

	Primary Insured	Spouse Insured	Child(ren) Insured
Death by accidental means	\$250,000	\$250,000	\$10,000
Loss of both hands	\$250,000	\$250,000	\$10,000
Loss of both feet	\$250,000	\$250,000	\$10,000
Loss of sight of both eyes	\$250,000	\$250,000	\$10,000
Loss of one hand and sight of one eye	\$250,000	\$250,000	\$10,000
Loss of one foot and sight of one eye	\$250,000	\$250,000	\$10,000
Loss of one hand	\$125,000	\$125,000	\$5,000
Loss of one foot	\$125,000	\$125,000	\$5,000
Maximum benefit per one accident	\$250,000	\$250,000	\$10,000
Common Carrier death benefit	\$500,000	\$500,000	\$20,000

Choose your benefit amount.

You may choose the benefit amount that best fits you and your family's needs.

When you compare the odds of having an accident to our AD&D policy's affordable rates and solid benefits, you'll see why the Brokers National AD&D policy is today's smart choice to protect your family's financial future.

Monthly Premium Rates

Benefit Amount	Primary Insured	Primary+ Spouse	Primary+ Child(ren)**	Primary+ Family**
\$ 10,000	\$ 1.00	\$ 2.00	\$ 2.00	\$ 3.00
20,000	2.00	4.00	3.00	5.00
30,000	3.00	6.00	4.00	7.00
40,000	4.00	8.00	5.00	9.00
50,000	5.00	10.00	6.00	11.00
100,000	10.00	20.00	11.00	21.00
150,000	15.00	30.00	16.00	31.00
200,000	20.00	40.00	21.00	41.00
250,000	25.00	50.00	26.00	51.00

**Dependent child(ren) death benefit is always \$10,000 per child. Dependent children issue ages: 0 up to age 25.

Protect yourself and your family.

Enrolling is simple, no medical exam is required. Just complete the attached application and return it to your employer.

We are committed to providing superior customer service, including easy enrollment and quick payment of claims. Brokers National is always ready to assist you with any questions.

Getting coverage is as easy as 1, 2, 3

1. Guaranteed issue (ages 18-65)
No industry limitations
2. Completely voluntary
3. Minimum enrollment of only 3 full-time employees.