

# Accidental Death Benefit Rider

Chart a Course for the Long Run



**It doesn't cost a lot to offer**  
your family a little extra  
peace of mind.

## Why is this coverage important?

The loss of income that results from an unexpected death can create significant financial strain for your family – at an already difficult time. Our Accidental Death Benefit Rider can help you provide your loved ones with additional financial protection – and peace of mind – at a minimal cost.

The **Accidental Death Benefit Rider** provides an additional benefit, equal to the base policy face amount, if the insured dies in a covered accident – minimizing the financial burden for the ones you love. The maximum additional benefit available is \$150,000.

## How much does it cost?

Annual premiums vary depending on the age of the insured and the amount of the coverage. It is very likely that your monthly payment would be less than the cost of a pizza dinner for the family.

## Who is eligible?

Any employee or spouse age 15 through 60 years who is eligible for our Whole Life Insurance policy is eligible to apply for the Accidental Death Benefit Rider. The rider terminates on the policy anniversary on which the insured is 65.

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**Exclusions:**  
**Risks not covered are as follows:\***

1. War, any act of war (including any armed aggression resisted by the armed forces of any country or combination of countries), whether such war is declared or undeclared.
2. Taking his or her own life.
3. Any bodily or mental infirmity or disease, except a bacterial infection occurring with or through an accidental injury.
4. Committing or attempting to commit an assault or felony.
5. The voluntary taking of any drug, medication, or sedative – unless prescribed by a physician – or any poison (except for food poisoning) including carbon monoxide.
6. Operating, riding in, or descending from any kind of aircraft, or subsequent drowning, if the insured:
  - Is a pilot, officer, or member of the crew, or
  - Is in an aircraft which is being flown for the purpose of descent from such an aircraft while in flight, or
  - Is giving or receiving any kind of training or instructions, or
  - Has any duties aboard such aircraft.

\*May vary by state



How you spend the benefit is up to you.

**Take the first step** and apply for the Accidental Death Benefit Rider today.

**This brochure is a brief description of coverage and is not a contract. Read your policy and riders carefully for exact terms and conditions.**

Issued by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Administrative and Home Office: 20 Washington Avenue South, Minneapolis, MN 55401.  
ADB Rider #: NP-B-ORD-ADB-93-R. Form number, product provisions and availability may vary by state.

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147127-08/01/2015

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