

Additional Benefits Available

Permanent Total Disability
Coma
Repatriation
Common Carrier
Seat Belt Benefit
In-Hospital Benefit
Loss of Use
Exposure and Disappearance



What is a Turnkey Product?

Entering any new market can be costly, both in terms of time and money. But with our Turnkey program we will help you enter the Voluntary AD&D market with minimal strain on your resources. We provide:

- *Policy and Certificate forms*
- *Claim forms and procedures*
- *Underwriting manual*
- *Rates and actuarial support*

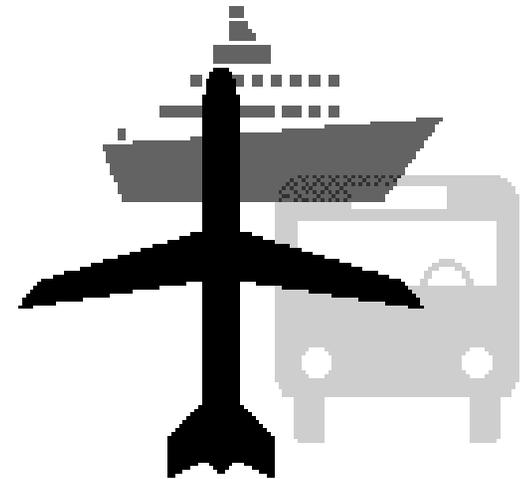


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Voluntary Accidental Death And Dismemberment



Turnkey Program

Consulting Services of Princeton, LLC

Accident Facts*

Consider this sobering fact—There are approximately eleven deaths resulting from an accident every hour. That's one every five minutes.

The five leading causes of death are:

- Heart disease
- Cancer
- Stroke
- Pulmonary disease
- **Unintentional Injuries**



Accidents are the number one cause of death for people between the ages of 1–44. This population represents the largest group of individuals that are either in the work force and/or establishing families.

In 1999, the economic impact of accidental deaths reached \$469 billion, or about \$4,600 per household income.

Our Voluntary AD&D turnkey program can be a valuable addition to your portfolio of products.

*National Safety Council—Injury Facts (2000 Edition)

What is Voluntary AD&D?

Voluntary AD&D is a product offered by employers to their employees on a voluntary basis. The plan of benefits is determined by the employer. The employee decides on the amount of benefit to purchase and whether or not dependents should be covered. Coverage is 24 hour world-wide protection.

Product Value

To the employer, this product enhances their total benefits package with little administrative cost. And, since the program is voluntary, the premium is paid by the employee, at no cost to the employer. This program also fits in well with cafeteria style plans.



To the employee, this valuable protection is very affordable. Benefit amounts are flexible and coverage for both spouse and children is available. Coverage provides protection both on and off the job and the employee's health history is not a consideration for coverage.

Producers also like this product. The following are just a few reasons why:

- Provides a “door opener” to prospects.
- Easy to sell and administer, with high persistency.
- No minimum participation required.
- Increase in commission from one source.

Who Are Eligible?

- Employer-employee groups
- Affinity groups
- Associations
- Credit Unions
- Financial Institutions
- Multiple Employer Trusts

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