

Life Insurance At-A-Glance

Voluntary and Supplemental AD&D coverage options for you, your spouse, and child(ren).

Life Insurance

Life insurance provides financial protection for your family, giving you peace of mind. The company offers Voluntary Life and Supplemental AD&D coverage options for you, your spouse, and child(ren).

Plan	Description of Coverage	
Voluntary Life Insurance*	Multiples of \$10,000 up to 10 times your pay or \$2.5 million (whichever is less)	
Spouse Life*	Multiples of \$25,000, up to \$250,000	
Child Life	\$5,000, \$10,000, or \$20,000	

^{*}You may be required to complete the Evidence of Insurability process.

Accidental Death and Dismemberment (AD&D) Insurance Plan

The AD&D Insurance plan provides benefits in the event of your death or the death of any covered dependents as the result of an accident or if you or any covered dependents suffer a covered loss due to an accident.

Supplemental AD&D		
Maximum principle sum elected in multiples of \$10,000 up to 10 times your annual base pay or \$2.5 million (whichever is less)		

Dependent coverage amounts are a percentage of the Principal Sum elected up to the Maximum Benefit Amount specified below.

Maximum Dependent Benefit Amount

• Spouse — \$250,000

• Children - \$40,000

Coverage	Spouse	Child
Employee and Family	50%	15%
Employee and Spouse Only	55%	N/A
Employee and Child Only	N/A	20%



For questions call the Koch Benefits Solution Center at 877-344-5772. Infor employees email kgs.benefits@infor.com.

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees who work less than 30 hours per week or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC OR employees who are included in a unit of employees covered by a bona fide collective bargaining agreement in which the benefits described were the subject of good faith bargaining and the benefits were agreed to not be available to those employees.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.















