

Life Insurance

Diageo offers Life Insurance to provide you with financial assistance in case of severe injury or death.

Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

Diageo offers a Basic Life plan, with an equal amount of AD&D coverage, at no cost to you. You can choose between a flat \$50,000 or two times your annual base salary, with a maximum of \$1.5 million.

Supplemental Life and AD&D Insurance

Supplemental Life and AD&D Insurance is available for purchase of coverage equal to one, two, three, four or five times your annual base salary, up to a maximum of \$1.5 million (this maximum is combined with Basic Life and AD&D coverage). The cost for you is determined based on the amount of coverage you elect, your annual base salary and your age.

Age	Monthly Rate (Per \$1,000 of Coverage) Used to Determine Your Monthly Cost
Under 25	\$0.067
25-29	\$0.072
30-34	\$0.076
35-39	\$0.101
40-44	\$0.110
45-49	\$0.152
50-54	\$0.220
55-59	\$0.390
60-64	\$0.585
65-69	\$1.043
70 or above	\$1.773

These contributions will come from your paycheck as an after-tax deduction.

Example: Let's assume you are a 35-year-old with an annual base salary of \$50,000. You wish to elect Supplemental Life and AD&D Insurance equal to three times your annual base salary. Your monthly cost is calculated as follows:

$$3 \times \$50,000 = \$150,000 \div 1,000 = \$150 \times \$0.101 = \mathbf{\$15.15 \text{ per month}}$$

If you wish to enroll or increase your coverage more than one level up to Guaranteed Issue during Annual Enrollment, a Personal Health Statement (PHS) will be available online for completion during your enrollment. Your information will be submitted to The Hartford Company for review and approval in order for the coverage to become effective.

Dependent Life Insurance

You can also elect coverage for your dependents at the following levels.

For Your Spouse, Domestic Partner or Civil Union Partner:	For Dependent Child(ren):
<ul style="list-style-type: none"> \$10,000 coverage \$25,000 coverage \$50,000 coverage 	<ul style="list-style-type: none"> \$5,000 coverage \$10,000 coverage

Coverage Amount	Monthly Cost	
	Spouse/Domestic Partner/ Civil Union Partner*	Dependent Child(ren)
\$5,000	N/A	\$0.50
\$10,000	\$2.97	\$0.91
\$25,000	\$6.06	N/A
\$50,000	\$13.13	N/A

* Cost per month may vary slightly.

These contributions will come from your paycheck as an after-tax deduction.

If you wish to increase your Spouse/Domestic Partner/Civil Union Life Insurance coverage during Annual Enrollment, you may receive a Personal Health Statement (PHS) that must be completed and returned to The Hartford Life Company in order for the coverage to become effective.

Things to Consider

Ask yourself:

- How many people depend on my income for support? What's my spouse's income?
- What other insurance does my spouse have, such as through his or her employer's plan?
- Do we have major expenses to cover, such as a mortgage, a loan or tuition?
- How might an accident affect my finances? If I lost a limb, would I still be able to do my job? Would I be able to pay for medical or rehabilitation costs not covered by my medical plan?

Business Travel Accident Insurance (BTA)

This Company-provided benefit offers added protection against accidental loss of limb, sight or life while you are traveling on Company business. Your benefit equals five times your annual salary, up to a \$500,000 maximum. You are automatically enrolled in this benefit from your date of hire.