

**APPENDIX D**  
**BUSINESS TRAVEL ACCIDENT PLAN**

**Section D1.01 Insurance Benefits.** The Business Travel Accident Plan provides Eligible Employees additional security in the event of death or disability while away from home on business for the Employer. Business Travel Accident benefits under this Business Travel Accident Plan are identical to those described in, and shall be paid pursuant to the terms of, the group contract (“Hartford Life Group Contract”) between Hartford Life and Accident Insurance Company (“Hartford Life”) and the Employer (Group No. ETB-114005). The provisions of that group contract, as it may be amended from time to time, are incorporated herein by reference, solely as a description of the benefits provided by Hartford Life. The Employer makes no promise and shall have no obligation to provide or pay such benefits from its own assets. For example, in the event of Hartford Life’s insolvency, the Participant shall bear fully any and all risk of such insolvency. The rights and conditions with respect to the benefits payable under this Business Travel Accident Plan shall be determined from the Hartford Life Group Contract.

**Section D1.02 Cost of Coverage.** The Employer will pay 100% of the monthly premium cost for the insurance coverage provided by the Business Travel Accident Plan.

**ATTACHMENT D-1**  
**FARM CREDIT FOUNDATIONS**  
**BUSINESS TRAVEL ACCIDENT PLAN**

**Hartford Life and Accident Insurance Company**

**Group Policy Number      ETB-114005**

**Please place a copy of the underlying insurance policy behind this page.**

**The 2010 policy was unavailable at the time the Plan was posted on the website. Please contact the AgriBank Benefits Department for a copy of the most recent policy.**