



Life & Disability Insurance (Lincoln Financial)

YOUR BENEFICIARY = WHO GETS PAID

If the worst happens, your beneficiary—the person (or people) on record with the life insurance carrier—receives the benefit. Make sure that you name at least one beneficiary for your life insurance benefit, and change your beneficiary as needed if your situation changes.

Is your family protected?

Life, AD&D and disability insurance can fill financial gaps due to a loss of income. Consider your day-to-day costs and bills during a pregnancy or illness-related disability leave, or how you would manage large expenses (housing, education, loans, credit cards, etc.) after the death of a spouse or partner.

If you need more

In addition to company-provided coverage, we offer voluntary coverage that you can purchase for yourself, your spouse, and your children. See the Voluntary Plans section for details.

Basic life insurance pays your beneficiary a lump sum if you die. AD&D (accidental death & dismemberment) coverage provides a benefit to you if you suffer from loss of a limb, speech, sight, or hearing, or to your beneficiary if you have a fatal accident. The cost of coverage is paid in full by the company.

LIFE INSURANCE

Your beneficiaries will receive a lump-sum payment if you die while employed by N8tive Synergy, LLC. The company provided basic life insurance of \$50,000 is at no cost to you.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. SpyCloud provides AD&D coverage of \$50,000. This coverage is in addition to your company-paid life insurance described above.

WHAT'S GUARANTEED ISSUE?

If you select coverage above a certain limit (the "guaranteed issue") or after your initial eligibility, you will need to provide additional information about your health status in order to qualify for the requested amount of coverage.

The benefit amounts above will be reduced if you are age 65 or older. Refer to the plan document for details.



VOLUNTARY LIFE AND AD&D INSURANCE

Voluntary life insurance allows you to purchase additional life insurance to protect your family's financial security. Coverage is available for your spouse and/or child(ren) if you purchase coverage for yourself.

<p>Employee</p>	<p>Increments of \$10,000 up to the lesser of \$300,000 or 5x your salary. Guaranteed issue of \$150,000</p> <p>Evidence of Insurability (EOI)</p> <p>Currently Enrolled: Increase up to 2 increments (\$10,000 each) up to the max without EOI</p> <p>New Hire Eligible: Enroll up to guarantee issue without EOI</p> <p>New Annual Enrollment: Enroll up to 2 increments (\$10,000 each) without EOI</p>
<p>Spouse</p>	<p>Increments of \$5,000 up to \$100,000 not to exceed 50% of employee coverage.</p> <p>Guaranteed issue of \$30,000.</p> <p>Evidence of Insurability (EOI)</p> <p>Currently Enrolled: Increase up to 2 increments (\$10,000 each) up to the max without EOI</p> <p>New Hire Eligible: Enroll up to guarantee issue without EOI</p> <p>New Annual Enrollment: Enroll up to 2 increments (\$10,000 each) without EOI</p>
<p>Child(ren)</p>	<p>Choice of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000. Guaranteed issue of \$10,000.</p>

GUARANTEED ISSUE

If you purchase life insurance coverage above a certain limit (the "guaranteed issue" amount) or after your initial eligibility period, you will need to submit Evidence of Insurability with additional information about your health in order for the insurance company to approve the amount of coverage.

VOLUNTARY LIFE & AD&D INSURANCE COSTS

Rate per \$1,000	Employee & Spouse	
< 25	\$0.076	\$0.076
25-29	\$0.076	\$0.076
30-34	\$0.095	\$0.095
35-39	\$0.124	\$0.124
40-44	\$0.171	\$0.171
45-49	\$0.276	\$0.276
50-54	\$0.428	\$0.428
55-59	\$0.732	\$0.732
60-64	\$0.922	\$0.922
65-69	\$1.121	\$1.121
70-74	\$2.062	\$2.062
75-79	\$2.062	\$2.062
80-99	\$2.062	\$2.062
AD&D	\$0.016	
Child(ren)	\$0.251	
Child(ren) AD&D	\$0.016	

VOLUNTARY SHORT-TERM DISABILITY INSURANCE

EXPECT THE UNEXPECTED

Most people underestimate the likelihood of being disabled at some point in their life. Disability insurance replaces part of your pay while you are unable to work so you have a continuing income for living expenses.

Short-term disability (STD) insurance replaces part of your income for limited duration issues such as:

Pregnancy issues and childbirth recovery

Prolonged illness or injury

*Surgery and recovery time
STD payments may be reduced if you receive other benefits such as sick pay, workers' compensation, Social Security, or state disability.*

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Weekly benefit amount	60% of weekly earnings up to a maximum of \$1,500 per week
Benefits begin	After 15 days of disability due to accident or due to sickness
Maximum payment period	11 weeks (based on first day you are disabled, not when benefits begin)

Rates per \$10 weekly benefit		
< 25	\$0.285	\$0.285
25-29	\$0.285	\$0.285
30-34	\$0.285	\$0.285
35-39	\$0.285	\$0.285
40-44	\$0.298	\$0.298
45-49	\$0.306	\$0.306
50-54	\$0.312	\$0.312
55-59	\$0.318	\$0.318
60-64	\$0.346	\$0.346
65-69	\$0.358	\$0.358
70-74	\$0.373	\$0.373
75-79	\$0.373	\$0.373
80-99	\$0.373	\$0.373