

Long Term Disability Benefit Summary: Green Source EPC

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| Plan Type: | 60% of salary up to a maximum of \$3,000 monthly |
| Elimination Period: LTD Class 1 | 180 DAYS |
| Benefit Duration: | 2 YEARS / RBD |
| Integration: | FAMILY |
| Definition of Disability | 2 year regular occupation, any gainful occupation after |
| Work Incentive Benefit | Included |
| Mental/Nervous/Substance Abuse | 24 months |
| Pre-Existing Conditions: | Any illness or injury that the insured received treatment for or took medication for prior to the effective date will not be covered for the first 12 months of the plan. |

The above highlights are intended as an overview. In any discrepancy between the highlights and the master contract, the master contract will govern. These highlights do not guarantee benefits or eligibility. All terms, provisions, conditions, limitations and exclusions shown in the booklet-certificate and master policy will apply.