

Group Life Insurance

Supplemental Life and Accidental Death & Dismemberment

SUMMARY OF BENEFITS

Class 1

Sponsored By: Longbridge Financial LLC
Effective Date: September 1, 2022
Policy Number: 01-020489-00

The information in this summary may be replaced by any subsequently issued summary or policy amendment.

Eligibility

All Active Full Time Employees working a minimum of 30 hours per week and their eligible dependents.

Employee Life and AD&D Benefit

Amount	Increments of \$10,000
Minimum Amount	\$10,000
Maximum Amount	Lesser of \$500,000 or 5 x Earnings
Guaranteed Issue	Guaranteed Issue Amount: \$100,000

Spouse Life and AD&D Benefit

Spouse Amount	Increments of \$5,000
Minimum Amount	\$5,000
Maximum Amount	\$250,000 not to exceed 50% of Supplemental Employee Coverage
Guaranteed Issue	Guaranteed Issue Amount: \$30,000

Child Life and AD&D Benefit

Child Amount	Live Birth to 26 year(s): \$10,000
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Benefit Reduction Employee and Spouse*

Current Benefit	35% at age 65
Amount Reduced By	35% at age 70
	25% at age 75
	25% at age 80
	25% at age 85
	25% at age 90
	25% at age 95

* based on employee age

Evidence of Insurability

Evidence of Insurability is required for all amounts of insurance selected after the initial 31 day eligibility period and for any amount in excess of the Guarantee Issue amount.

Additional Benefit Details

Accelerated Death Benefit	If an employee has been diagnosed as terminally ill, Symetra Life Insurance Company may pay a portion of the death benefit in advance to the employee. Please refer to your employee certificate for additional information.
Conversion	A conversion benefit is available that allows you to convert your group coverage to an individual policy if certain conditions apply. Please refer to your employee certificate for additional information.
Portability	This coverage may be continued at group rates upon termination of employment. Certain restrictions apply. Please refer to your employee certificate for additional information.

Value Added Services

Beneficiary Companion	Support services for beneficiaries who have experienced a loss.
Travel Assist	Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.
Identity Theft Protection	Help is just a phone call away wherever employees travel, including lost wallet protection, translation service and emergency cash.

Contact Information for Claims

Phone: 1-877-377-6773

Symetra Life Insurance Company
Life and Absence Management Center
P.O. Box 1230
Enfield, CT 06083-1230

This summary provides only a brief description of the Life Insurance coverage insured by Symetra Life Insurance Company under the LGC-13000 8/06 series Group Life Insurance policy. For a complete description, including all definitions, exclusions, limitations, and reductions in coverage, as well as information on termination of benefits, please contact your benefit administrator or refer to the Group Insurance Certificate you will receive when you become insured. Coverage will be offered under Group Policy number 01-020489-00. All benefits are subject to the terms and conditions of the Group Policy. If there is a difference between the information in this summary and the information contained in the Group Insurance Certificate, the terms of the Group Insurance Certificate will prevail. The terms of coverage may change over time; always refer to your current Group Insurance Certificate for information regarding your insurance benefits.

Insured by Symetra Life Insurance Company