NRP Investments LLC
Policy # 01-021165-00
All Active Full Time and Part Time Employees

SYMETRA
RETIREMENT | BENEFITS | LIFE

Summary of Benefits

Administrative Services Only (ASO) Short Term Disability

This Summary of Benefits provides a brief description of the Short Term Disability coverage that is funded and provided to you by your Employer. It is administered by Symetra Life Insurance Company but it is not insurance coverage.

Benefit Amount	Minimum Weekly Benefit	Who's Paying for Coverage?
• Benefit: 60% of weekly pre-disability earnings • Maximum: $2,500 per week, reduced by Other Income Amounts	• $25	• Your Employer

Maximum Benefit Duration	Elimination Period	Definition of Disability
• 12 weeks	• If Disability is due to Injury: 7 days • If Disability is due to Sickness: 7 days (number of days you must be Disabled before STD benefits become payable)	Regular Occupation with Residual Disability

Active Employment Requirement

If you are not in Active Employment on the date that you become eligible for coverage, your coverage will be delayed until you return to Active Employment. This applies to both initial coverage and increases or additions to coverage. "Active Employment" means working at the Employer's regular work site, performing the material and substantial duties of your regular occupation, and includes normal non-work days such as vacation, weekends and holidays.

Standard Provisions

- Maternity is covered same as any other condition.
- Temporary Recovery during the Elimination Period and Maximum Benefit Duration: Please refer to your Program Document for the periods allowed for temporary recovery.
- Continuity of coverage is included for employees covered under the Employer's prior plan on the day prior to the Plan effective date.
- Other Income Amounts: Your gross STD benefit will be reduced by any Other Income Amounts you receive or are eligible to receive, including, but not limited to, any disability or retirement benefits you or your spouse and dependent children receive from Social Security. Refer to your Program Document for a complete list of offsets.
- Cost of living freeze: Except for increases in income earned or received from any form of employment, once Other Income Amounts have been subtracted from the gross STD benefit, your payment will not be further reduced due to a cost of living increase in that Other Income Amount.
- A Return to Work Incentive is included to encourage disabled individuals to return to work. This means that if you are working while Disabled and earning more than 20% of Pre-disability earnings but less than the earnings test, no offset will be taken for Other Income Amounts (which includes income from employment), until the sum of the gross STD benefit and Other Income Amounts exceeds 100% of your Pre-disability Earnings.

Claims Contact Information

Phone: 1-877-377-6773
Fax: 1-877-737-3650
Mail: **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 short term disability benefits provided and funded by your Employer, the Plan Sponsor, and administered by Symetra Life Insurance Company. 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 your Employer's Program Document. Services will be provided under Group Plan number 01-021165-00. All benefits and services are subject to the terms and conditions of the Program Document. We will administer claims according to the terms and conditions of the plan. If there is a difference between the information in this summary and the information contained in the Program Document, the terms of the Program Document will prevail. The terms of coverage may change over time; always refer to your current Program Document or contact your Employer for information regarding your short term disability benefits.

Administered by Symetra Life Insurance Company