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

SYMETRA
RETIREMENT | BENEFITS | LIFE

Summary of Benefits

Basic Life/Accidental Death & Dismemberment (AD&D) Insurance

Eligibility for Coverage

All Active Full Time and Part Time Employees working at least 20 hours per week. An employee must be a citizen or permanent resident of the United States who is Actively at Work. Temporary, leased, and seasonal workers are not eligible for coverage.

Benefit Amount	Benefit Reductions	Who's paying?
1x Earnings, up to $75,000 (Round to next higher $1,000) Minimum: $10,000	Original benefits are reduced by 35% at age 70, 60% at age 75, 75% at age 80, and 85% at age 85	Employer

Additional Provisions

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.
Conversion	A conversion benefit is available that allows you to convert your group coverage to a permanent, individual policy if certain conditions apply.
Portability	This coverage may be continued at group portability rates upon termination of employment for a limited period of time. Certain restrictions apply.
Waiver of Premium	With proof of disability, Symetra Life Insurance Company will waive Life Insurance premiums for a period of time for an active employee that becomes totally disabled prior to a certain qualifying age. Certain restrictions, such as an elimination period, apply.
AD&D Benefit Riders	Includes Seat Belt, Airbag, Repatriation, and more.
Continuity of Coverage	Continuity of coverage is included for employees covered under the Employer's prior plan on the day prior to the Policy effective date.
Exclusions	AD&D coverage is subject to exclusions and limitations.

Please refer to your employee certificate for additional information about your coverage.

Actively at Work Requirement

If you are not Actively at Work on the date that you become eligible for coverage, your coverage will be delayed until you return to being Actively at Work. This applies to both initial coverage and any increases or additions to coverage. "Actively at Work" means working for your Employer on a scheduled workday, performing all the job duties in the usual way for the usual number of hours, and includes regularly scheduled vacation days or holidays.

Value Add Services

Beneficiary Assistance	Support services and compassionate guidance for beneficiaries who have experienced a loss.
Travel Assistance	Pre-trip planning information, medical assistance and transport services, and emergency travel services and other assistance due to covered medical issues and emergencies that may occur when the insured or eligible dependent is on a trip 100 miles or more from home lasting 90 days or less.
Identity Theft Assistance	Identity theft assistance offers insureds and eligible dependents peace of mind by providing step-by-step coaching, fraud assistance, and document replacement to help resolve identity theft.
Estate Planning	Provides a simple, secure, and affordable online tool that allows insureds to decide what documents they need, from a last will and testament, living will, healthcare power of attorney, financial power of attorney, and/or final arrangements, for, at most, a minor additional fee.

Value Add Services are provided by third-party vendors. Benefits may not be available in all states and are not available in any U.S. Territory.

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 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, 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 01-021165-00. We will administer claims according to the terms and conditions of the Group Policy which may be subject to state-required variations and restrictions. If there is a difference between the information in this summary and the information contained in the Group Policy, the terms of the Group Policy 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