**Timber Products Manufacturers Association**
Policy# 01-016966-01
Class # 4 Basic and AD&D Life
Effective; 1/1/2026

SYMETRA
RETIREMENT | BENEFITS | LIFE

# Summary of Benefits

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

### Eligibility for Coverage

All eligible employees of a participating entity enrolled in the Timber Products Manufacturers Association and elects plan 4 working a minimum of the number of hours per week as selected by your participating entity. 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? |
|---|---|---|
| 2 x Earnings<br>Maximum - $100,000<br>Guaranteed Issue -$100,000 | Original benefits are reduced by 35% at age 65, 50% at age 70,70% at age 75, and 80% at age 80 | Employer |

### Additional Provisions

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| 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. |
| 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

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|---|---|
| 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 01-016966-01. 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