

## Group Basic Life and AD&D Insurance SUMMARY OF BENEFITS

**Sponsored By:** Manatts, Inc. and Affiliates  
**Effective Date:** January 1, 2021  
**Policy Number:** 01-017135-00

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

<b>Life Benefit</b>	<b>Employee</b>
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Employee Amount	Flat \$50,000
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<b>AD&amp;D Benefit</b>	<b>Employee</b>
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Amount	Flat \$50,000
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<b>Life Benefit</b>	<b>Spouse</b>
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Amount	Flat \$10,000
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<b>Life Benefit</b>	<b>Child</b>
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Amount	Live Birth to 26 years old: \$10,000
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<b>Accidental Loss of</b>	<b>Amount of Principal Sum Payable</b>
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Life	100%
Both hands or both feet or sight of both eyes	100%
One hand and one foot	100%
Speech and hearing in both ears	100%
Either hand or foot and sight of one eye	100%
Movement of both upper and lower limbs (Quadriplegia)	100%
Movement of both lower limbs (Paraplegia)	75%
Movement of three limbs (Triplegia)	75%
Movement of the upper and lower limbs of one side of the body (Hemiplegia)	50%
Either hand or foot	50%
Sight of one eye	50%
Speech or hearing in both ears	50%
Movement of one limb (Uniplegia)	25%
Thumb and index finger of either hand	25%

<b>Benefit Reduction</b>	<b>Employee</b>
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Benefits will reduce to:	65% at age 65
	45% at age 70
	30% at age 75
	20% at age 80

<b>Eligibility</b>	<b>Employee</b>
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All full-time year round and full-time seasonal Active Employees working a minimum of 30 hours each week who are citizens or legal residents of the United States, excluding temporary or leased employees.

Symetra<sup>®</sup> is a registered service mark of Symetra Life Insurance Company.

## 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. Refer to your employee certificate.
Conversion	A conversion benefit is available that allows you to convert your group coverage to an individual policy if certain conditions apply.
Portability	This coverage may be continued at group rates upon termination of employment. Certain restrictions apply.
Waiver of Premium	With proof of disability, Symetra Life Insurance Company will waive Life Insurance premiums for an employee that becomes disabled. Certain restrictions apply. Refer to your employee certificate.
AD&D Riders	Includes Child Education, Day Care, Rehabilitation, Spouse Education, Adaptive Home & Vehicle, Seat Belt/Airbag and Repatriation benefits. Refer to your employee certificate.

## Value Added Services

<b>Beneficiary Companion</b>	Support services for beneficiaries who have experienced a loss.
<b>Travel Assist</b>	Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.
<b>Identity Theft Protection</b>	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  
Fax: 1-877-737-3650

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 call 1-800-426-7784 or refer to the Group Insurance Certificate you will receive when you become insured. Coverage will be offered under Group Policy number 01-01xxxx-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

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