

## Group Supplemental Life Insurance (Voluntary Life) 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.*

### Employee Supplemental Life Benefit

Amount Increments of \$10,000 up to a maximum of \$500,000  
 Guarantee Issue \$300,000

### Spouse Supplemental Life Benefit

Spouse Amount Increments of \$5,000.00 up to a maximum of \$150,000 not to exceed 100% of Supplemental Employee Coverage.  
 Guarantee Issue \$30,000

### Child Supplemental Life Benefit

Child Amount Live Birth to 26 years old: Increments of \$2,000.00 up to a maximum of \$10,000  
 Guarantee Issue \$10,000.00

### Eligibility

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.

### Evidence of Insurability (EOI) is required for any amount in excess of the Guarantee Issue amount.

- Employees currently enrolled or who are not enrolled in Supplemental Life Insurance can increase coverage by four increments up to the Guaranteed Issue Amount during the Annual Enrollment Period.
- Spouses currently enrolled or who are not enrolled in Supplemental Spouse Life Insurance can increase coverage by four increments up to the Guaranteed Issue Amount during the Annual Enrollment Period.
- Children currently enrolled or who are not enrolled in Supplemental Child Life Insurance can increase coverage up to the Guaranteed Issue Amount during the Annual Enrollment Period.

### 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.

**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.

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