Long Term Disability - Standard Insurance Company
October 1, 2003 - September 30, 2004

The following page(s) summarize the main features of your Group Long Term Disability Insurance Plan. Should you become insured, the Certificate of Insurance you receive will contain more detailed information. The controlling provisions of the plan are in the master Group Insurance Policy, and neither this material nor any Certificate, may modify those provisions or the insurance in any way.

Plan Number	**353414**
Class Description	**Active, full-time employees**
Percentage Paid	**60% of covered monthly earnings**
Monthly Benefit Maximum	**$10,000**
Elimination Period	**45 days**
Benefit Duration	**The maximum benefit period is determined by your age at disability as follows:** ***Age Disabled*** — ***Benefits Payable - Elimination Period less than 180 days*** **Prior to Age 63** — **To Normal Retirement Age or 48 months if greater** **Age 63** — **To Normal Retirement Age or 42 months if greater** **Age 64** — **36 months** **Age 65** — **30 months** **Age 66** — **27 months** **Age 67** — **24 months** **Age 68** — **21 months** **Age 69 and over** — **18 months**
Own Occupation Period	**2 years**
Pre-Existing Conditions	**None**
Total Disability Required?	**No**
Waiver of Premium	**Yes**
Survivor Benefit	**3 x monthly LTD benefit**
Assisted Living Benefit	**Yes**
Mental & Nervous Disabilities	**24-month limitation, unless confined**