

Employee Summary of Group Long-Term Disability Income Benefits

For employees of: Wisconsin Electrical Employees Health & Welfare Plan

Welcome to The Northwestern Mutual Life Insurance Company (Northwestern Mutual)

Help protect your income with Long Term Disability Insurance from Northwestern Mutual Life Insurance Company. Your employer understands the serious repercussions that suffering a disability can have. Long Term Disability (LTD) insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need.

Your Group Long-Term Disability Income details:

Coverage eligibility	An eligible employee who is eligible for benefits in accordance with the eligibility rules of the Wisconsin Electrical Employees Health and Welfare Plan and a citizen or resident of the United States or Canada. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces of any country, leased employee or an independent contractor.
Monthly benefit	The monthly benefit is based on 60 percent of your covered monthly earnings.
Maximum monthly benefit	The maximum monthly benefit is \$1,800.
Eligibility waiting period	None for those that meet the definition of eligible employee on or after the policy effective date.
Beginning date	Benefits begin to accrue on the 181st day of disability.
Benefit period	Benefits are payable to age 65, or for 5 years, whichever is shorter.
Premium payment	Premiums are paid by your Employer.
Pre-existing conditions	Disabilities resulting from pre-existing conditions may be limited or excluded.

About Northwestern Mutual

Northwestern Mutual has been helping families and businesses achieve financial security for more than 160 years. Our financial representatives build relationships with clients through a distinctive planning approach that integrates risk management with wealth accumulation, preservation and distribution strategies. The company focuses solely and directly on its clients and seeks to deliver consistent and dependable value to them over time.

Policy details and additional coverage

This benefits summary flyer is intended to provide an overview of the benefits available from the policy and is not a complete description of the policy provisions. The controlling provisions will be in the policy issued by Northwestern Mutual. The policy contains a detailed description of the limitations, reductions in benefits, exclusions and when Northwestern Mutual and the employer may increase the cost of coverage, amend or cancel the policy. Receipt of this flyer does not certify eligibility for benefits under this policy. Your employer will provide you with a certificate of insurance from Northwestern Mutual containing complete plan details. If you have any questions regarding this coverage, contact your human resources representative. If you would like to purchase individual coverage or talk about your personal financial planning, please contact your Northwestern Mutual financial representative:

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Not for use in New Mexico.

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM) and its subsidiaries.