

Your Long Term Disability (LTD) Plan

If you are unable to work for a long period of time due to illness, injury or pregnancy, the LTD plan can be a source of steady income.

The Sound Partnership's Long Term Disability Plan is administered by **The Standard Insurance Company**. For more details about LTD contact the Benefits Office or The Standard Insurance Company:

The Standard Insurance Company

- **Customer Service:** 1-800-368-1135
- **Website:** www.standard.com

Long Term Disability coverage is automatic (and free) for eligible employees.

LTD Benefits

For your security, The Sound Partnership's LTD Plan will replace 60% of your regular pre-disability earnings. Benefits become payable after completion of 90 days of continuous disability. Benefits from the plan are reduced by any other income from other sources.

For example...

Say you are earning \$2,000 per month when you become disabled. In this case, the plan's monthly benefit equals **\$1,200**—60% x \$2,000.

Maximum LTD Plan Benefit

The most the plan will pay in benefits per month is \$5,000.

Minimum LTD Plan Benefit

The least the plan will pay in monthly benefits is \$100.

Length of LTD Benefits

Benefits may continue until you reach age 65 or you recover, whichever comes first. If you are age 62 or older when you become disabled, benefits may continue past age 65.

NOTE: This summary of benefits is not a contract.