

# > Short-Term Disability Insurance



## How Would You Pay Your Bills if You Were Sick or Injured Temporarily?

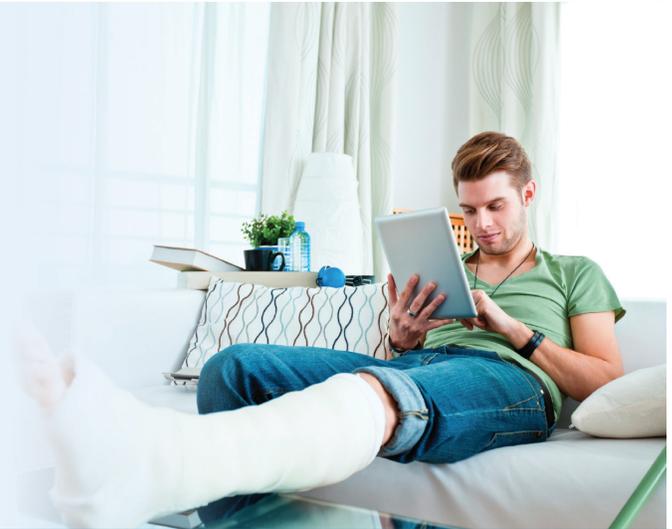
Even a short illness or injury could seriously impact your paycheck. Sick time will get you by while it lasts, but what happens when your sick days run out? A short-term disability policy provides you with cash benefits when you need it.

### We've Got You Covered

As an active employee of Strategic Funding Source Inc dba Kapitus, you have access to a disability income insurance policy from Mutual of Omaha Insurance Company.

A disability income insurance policy can help provide security when you need it, plus give you peace of mind so you can recover faster and get back on the job sooner.

Coverage guidelines and benefits are outlined below.



### ELIGIBILITY - ALL ELIGIBLE EMPLOYEES

<b>Eligibility Requirement</b>	You must be actively working a minimum of 40 hours per week to be eligible for coverage.
<b>Premium Payment</b>	Your employer pays 100% of the premium for core coverage, and you pay 50% of the premium for buy-up coverage through easy payroll deduction. The premium amounts below reflect your contributions to the cost of the buy-up insurance.

### BENEFITS

<b>Elimination Period</b>	If you become disabled, there is an elimination period before benefits are payable. Your benefits begin: <ul style="list-style-type: none"> <li>• On the day of your disabling injury.</li> <li>• On the 8th day of your disabling illness.</li> </ul>
<b>Weekly Benefit</b>	Your benefit is equivalent to 60% of your before-tax weekly earnings, not to exceed the plan's maximum weekly benefit amount less other income sources.
<b>Maximum Benefit Period</b>	Up to 26 weeks
<b>Maximum Weekly Benefit</b>	Under the core plan: \$1,000 If you enroll for the buy-up plan: \$2,500
<b>Minimum Weekly Benefit</b>	\$25

<b>BENEFITS</b>	
<b>Life Insurance Benefit Amount</b>	<p>Within the coverage guidelines defined above, you select the amount of life insurance coverage you want.</p> <p>This plan includes the option to select coverage for your spouse and dependent child(ren). Child(ren) include those up to age 26.</p> <p>In the event of death, the benefit paid will be equal to the benefit amount after any age reductions less any living care/accelerated death benefits previously paid under this plan.</p>
<b>Accidental Death &amp; Dismemberment (AD&amp;D) Benefit Amount</b>	<p>For you, your spouse and your dependent child(ren): The Principal Sum amount is equal to the amount of the life insurance benefit.</p> <p>AD&amp;D coverage is available if you or your dependents are injured or die as a result of an accident, and the injury or death is independent of sickness and all other causes. The benefit amount depends on the type of loss incurred, and is either all or a portion of the Principal Sum.</p>
<b>FEATURES</b>	
<b>Living Care/ Accelerated Death Benefit</b>	80% of the amount of the life insurance benefit is available to you if terminally ill, not to exceed \$400,000.
<b>Waiver of Premium</b>	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.
<b>Annual Benefit Amount Increase</b>	If you enroll for even the minimum amount of coverage during your initial enrollment, you have the ability to increase your coverage at your next enrollment by up to \$10,000, provided the total amount of insurance does not exceed your maximum benefit amount. This feature allows you to secure additional life insurance protection in the event your needs change (ex. you get married or have a child). Amounts over the Guarantee Issue will require evidence of insurability (proof of good health).
<b>Additional AD&amp;D Benefits</b>	<p>In addition to basic AD&amp;D benefits, you are protected by the following benefits:</p> <ul style="list-style-type: none"> <li>- Seat Belt</li> <li>- Airbag</li> <li>- Common Carrier</li> <li>- Paralysis</li> </ul>
<b>Portability</b>	Allows you to continue this insurance program for yourself and your dependents should you leave your employer for any reason, without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage.
<b>Conversion</b>	If your employment or class membership ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage.

## Voluntary Term Life and AD&D Coverage Selection and Premium Calculation

Please note that the premium amounts presented below may vary slightly from the amounts provided on your enrollment form, due to rounding.

**To select your benefit amount and calculate your premium, do the following:**

- 1) Locate the benefit amount you want from the top row of the employee premium table. Your benefit amount must be in an increment of \$10,000. Refer to the Coverage Guidelines section for minimums and maximums, if needed.
- 2) Find your age bracket in the far left column.

- 3) Your premium amount is found in the box where the row (your age) and the column (benefit amount) intersect.
- 4) Enter the benefit and premium amounts into their respective areas in the Voluntary Life and AD&D section of your enrollment form.

If the benefit amount you want to select is greater than any amount in the table below, select the benefit amount from the top row that when multiplied by another number results in the benefit amount you want. For example, if you want \$150,000 in coverage, you obtain your premium amount by multiplying the rate for \$50,000 times 3.

EMPLOYEE PREMIUM TABLE (26 PAYROLL DEDUCTIONS PER YEAR)										
Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
<b>0 - 24</b>	\$0.33	\$0.66	\$1.00	\$1.33	\$1.66	\$1.99	\$2.33	\$2.66	\$2.99	\$3.32
<b>25 - 29</b>	\$0.38	\$0.77	\$1.15	\$1.53	\$1.92	\$2.30	\$2.68	\$3.06	\$3.45	\$3.83
<b>30 - 34</b>	\$0.48	\$0.95	\$1.43	\$1.90	\$2.38	\$2.85	\$3.33	\$3.80	\$4.28	\$4.75
<b>35 - 39</b>	\$0.53	\$1.05	\$1.58	\$2.10	\$2.63	\$3.16	\$3.68	\$4.21	\$4.74	\$5.26
<b>40 - 44</b>	\$0.57	\$1.14	\$1.72	\$2.29	\$2.86	\$3.43	\$4.01	\$4.58	\$5.15	\$5.72
<b>45 - 49</b>	\$0.81	\$1.62	\$2.44	\$3.25	\$4.06	\$4.87	\$5.69	\$6.50	\$7.31	\$8.12
<b>50 - 54</b>	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
<b>55 - 59</b>	\$2.16	\$4.32	\$6.48	\$8.64	\$10.80	\$12.96	\$15.12	\$17.28	\$19.44	\$21.60
<b>60 - 64</b>	\$3.27	\$6.54	\$9.80	\$13.07	\$16.34	\$19.61	\$22.87	\$26.14	\$29.41	\$32.68
<b>65 - 69</b>	\$6.20	\$12.41	\$18.61	\$24.81	\$31.02	\$37.22	\$43.42	\$49.62	\$55.83	\$62.03
<b>70+</b>	\$10.01	\$20.01	\$30.02	\$40.02	\$50.03	\$60.04	\$70.04	\$80.05	\$90.06	\$100.06

Follow the method described above to select a benefit amount and calculate premiums for optional dependent spouse and/or child(ren) coverage. **Your spouse's rate is based on your age**, so find your age bracket in the far left column of the Spouse Premium Table. Your spouse's premium amount is found in the box where the row (the age) and the column (benefit amount) intersect. Your spouse's benefit amount must be in an increment of \$5,000. Refer to the Coverage Guidelines section for minimums and maximums, if needed.

SPOUSE PREMIUM TABLE (26 PAYROLL DEDUCTIONS PER YEAR)										
Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
<b>0 - 24</b>	\$0.17	\$0.33	\$0.50	\$0.66	\$0.83	\$1.00	\$1.16	\$1.33	\$1.50	\$1.66
<b>25 - 29</b>	\$0.19	\$0.38	\$0.58	\$0.77	\$0.96	\$1.15	\$1.34	\$1.53	\$1.73	\$1.92
<b>30 - 34</b>	\$0.24	\$0.48	\$0.72	\$0.95	\$1.19	\$1.43	\$1.67	\$1.90	\$2.14	\$2.38
<b>35 - 39</b>	\$0.26	\$0.53	\$0.79	\$1.05	\$1.32	\$1.58	\$1.84	\$2.10	\$2.37	\$2.63
<b>40 - 44</b>	\$0.29	\$0.57	\$0.86	\$1.14	\$1.43	\$1.72	\$2.00	\$2.29	\$2.58	\$2.86
<b>45 - 49</b>	\$0.41	\$0.81	\$1.22	\$1.62	\$2.03	\$2.44	\$2.84	\$3.25	\$3.66	\$4.06
<b>50 - 54</b>	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
<b>55 - 59</b>	\$1.08	\$2.16	\$3.24	\$4.32	\$5.40	\$6.48	\$7.56	\$8.64	\$9.72	\$10.80
<b>60 - 64</b>	\$1.63	\$3.27	\$4.90	\$6.54	\$8.17	\$9.80	\$11.44	\$13.07	\$14.70	\$16.34
<b>65 - 69</b>	\$3.10	\$6.20	\$9.30	\$12.41	\$15.51	\$18.61	\$21.71	\$24.81	\$27.91	\$31.02

ALL CHILDREN PREMIUM TABLE (26 PAYROLL DEDUCTIONS PER YEAR)*									
\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	
\$0.14	\$0.21	\$0.28	\$0.35	\$0.42	\$0.48	\$0.55	\$0.62	\$0.69	

\*Regardless of how many children you have, they are included in the "All Children" premium amounts listed in the table above.

# > Frequently Asked Questions

## Who is eligible for this insurance?

You must be actively working (performing all normal duties of your job) at least 40 hours per week.

Your dependent(s) must be performing normal activities and not be confined (at home or in a hospital/care facility) and any child(ren) must be under age 26.

## What is Guarantee Issue?

The amount of insurance applied for without answering any health questions (or which does not require evidence of insurability). Coverage amounts over the Guarantee Issue Amount will require evidence of insurability.

## What is Evidence of Insurability?

Evidence of Insurability or proof of good health – may be required if you are a late entrant and/or you request any additional coverage above your guarantee issue amount.

## Can I take this insurance with me if I change jobs/am no longer a member of this group?

In the event this insurance ends due to a change in your employment/membership status with the group, or for certain other reasons, you or your insured spouse may have the right to continue this insurance under the Portability or Conversion provision, subject to certain conditions.

## Are there any limitations, reductions or exclusions?

The benefits payable are based on the following:

- Insurance benefits and guarantee issue amounts are subject to age reductions:
  - At age 65, amounts reduce to 65%
  - At age 70, amounts reduce to 50%
- Spouse coverage terminates when you reach age 70.
- Life insurance benefits will not be paid if the insured's death is the result of suicide within two years from the date coverage begins. If this occurs, the sum of the premiums paid will be returned to the beneficiary. The same applies for any future increases in coverage under this plan.
- Information about the AD&D exclusions for this plan will be included in the summary of coverage, which you will receive after enrolling.

All exclusions may not be applicable, or may be adjusted, as required by state regulations.

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this outline, the certificate booklet will prevail. Availability of benefits is subject to final acceptance and approval of the group application by the underwriting company. Life insurance is underwritten by Companion Life Insurance Company, 425 Broadhollow Road, Second Floor, Melville, New York 11747. Policy form number 7000GM-C-EZ 2010. Companion is licensed in New York. Accidental death & dismemberment insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy form number 7000GM-M-EZ 2010. Mutual of Omaha is licensed nationwide. Each company is responsible for its own contractual and financial obligations.



# › Long-Term Disability Insurance



## Your Ability to Earn an Income May Be Your Most Important Asset

Most people don't think twice about insuring their home, automobile or health. However, many people don't recognize just how important it is to insure their income.

### We've Got You Covered

As an active employee of Strategic Funding Source Inc dba Kapitus, you have access to a disability income insurance policy from Mutual of Omaha Insurance Company.

A lengthy disability can be devastating, and is more common than you might think. It may lead to a loss of income, independence and financial security.

A disability income insurance policy can help provide security when you need it most. It pays you cash benefits when you're sick or hurt and can't work.

Coverage guidelines and benefits are outlined in the chart below.



### ELIGIBILITY - ALL ELIGIBLE EMPLOYEES EARNING OVER \$200,000

<b>Eligibility Requirement</b>	You must be actively working a minimum of 40 hours per week to be eligible for coverage.
<b>Premium Payment</b>	Your employer increases your earnings to cover the cost of the premium for this coverage, making the benefits nontaxable.

### BENEFITS

<b>Elimination Period</b>	Your benefits begin on the later of 180 calendar days after the onset of your disabling injury or illness or the date your short-term disability ends.
<b>Monthly Benefit</b>	Your benefit is equivalent to 60% of your before-tax monthly earnings, not to exceed the plan's maximum monthly benefit amount less other income sources.  The premium for your long-term disability coverage is waived while you are receiving benefits.
<b>Maximum Monthly Benefit</b>	\$15,000
<b>Minimum Monthly Benefit</b>	\$100/10%
<b>Maximum Benefit Period</b>	If you become disabled prior to age 62, benefits are payable to age 65, your Social Security Normal Retirement Age or 3.5 years, whichever is longest. At age 62 (and older), the benefit period will be based on a reduced duration schedule.

<b>Partial Disability Benefits</b>	If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits.
<b>DEFINITIONS</b>	
<b>Own Occupation</b>	Own Occupation to the Maximum Benefit Period
<b>Own Occupation Earnings Test</b>	99%
<b>Definition of Monthly Earnings</b>	Monthly earnings is the average gross monthly income received during the immediately prior to the year in which disability begins, as shown in the income box of the W-2 form. If employed for part of the previous , monthly earnings is the average gross monthly income received for the months worked.
<b>FEATURES</b>	
<b>Vocational Rehabilitation Benefit</b>	If you become disabled and participate in the vocational rehabilitation program, you will be eligible for a monthly benefit increase of 5%.
<b>Survivor Benefit</b>	If you pass away while receiving disability benefits, a lump sum equal to 3 times your monthly benefit will be paid to your eligible survivor.
<b>Employee Assistance Program (EAP)</b>	Mutual of Omaha's team of master's level EAP professionals are available 24/7/365 to provide you and your loved ones resources for assistance with personal and workplace issues. Access to EAP services is obtained by calling 1-800-316-2796 or by using an online submission form for employee convenience at <a href="http://www.mutualofomaha.com/eap">www.mutualofomaha.com/eap</a> . Online are valuable resources and links for additional assistance, including current events, family and relationships, emotional well-being, financial wellness, substance abuse and addiction, legal assistance and work and career.
<b>AbsencePro<sup>SM</sup></b>	AbsencePro <sup>SM</sup> helps employees manage FMLA-related leaves of absence. This robust leave administration tool provides employees with both administrative and consultative services.

# > Frequently Asked Questions

## Who is eligible for this insurance?

You must be actively working (performing all normal duties of your job) at least 40 hours per week.

## How long will my benefits be paid?

Benefits begin after the end of the elimination period and can be payable up to the maximum benefit period as long as you remain disabled.

## Will my benefits be reduced by other sources of income?

Yes, depending on the type of income you receive. Your benefit amount may be reduced by other sources of income such as retirement/government plans, other group disability plans, salary continuance/sick leave, settlements on payments received and no-fault benefits.

## Does this plan cover me if I become disabled due to an injury at work?

Yes, your LTD insurance provides benefits for both on-the-job and off-the-job coverage for disabilities due to injury or sickness.

## Are there any limitations or exclusions?

The benefits payable are subject to the following:

- Disabilities related to alcohol and drug abuse are only payable for up to 24 months while insured under the policy.
- Disabilities related to mental disorders are only payable for up to 24 months while insured under the policy.
- Your plan is subject to a pre-existing condition limitation. A pre-existing condition is one for which you have received medical treatment, consultation, care or services including diagnostic measures, or if you were prescribed or took prescription medications in the predetermined time frame prior to your effective date of coverage. The pre-existing condition under this plan is 3/12 which means any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 12 months of coverage, would not be covered.

Benefits are not payable for any disability or loss that:

- Results from an act of declared or undeclared war or armed aggression
- Results from participation in a riot or commission of or attempt to commit a felony
- Results, whether the insured person is sane or insane, from an intentionally self-inflicted injury or illness, or attempted suicide
- Results from alcohol and drug abuse and/or substance abuse, except as noted above
- Results from a mental disorder, except as noted above
- Is caused by alcohol and drug abuse and/or substance abuse, while not being actively supervised by and receiving continuing treatment from a rehabilitation center or designated institution approved for such treatment by an appropriate body in the governing jurisdiction
- Occurs while incarcerated or imprisoned for any period exceeding 31 days
- Is solely a result of a loss of a professional license, occupation license or certification

All exclusions may not be applicable, or may be adjusted, as required by state regulations.

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this summary, the certificate booklet will prevail. Benefits availability is subject to final acceptance and approval of the group application by the underwriting company. Disability income insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. Mutual of Omaha Insurance Company is licensed nationwide. Policy form number 7000GM-U-EZ-2010. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance (as defined by the New York State Department of Financial Services, for residents of New York). The expected benefit ratio for this policy is at least 60%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.



# › Long-Term Disability Insurance



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Coverage guidelines and benefits are outlined in the chart below.



### ELIGIBILITY - ALL OTHER ELIGIBLE EMPLOYEES

<b>Eligibility Requirement</b>	You must be actively working a minimum of 40 hours per week to be eligible for coverage.
<b>Premium Payment</b>	The premiums for this insurance are paid in full by the policyholder. There is no cost to you for this insurance.

### BENEFITS

<b>Elimination Period</b>	Your benefits begin on the later of 180 calendar days after the onset of your disabling injury or illness or the date your short-term disability ends.
<b>Monthly Benefit</b>	Your benefit is equivalent to 60% of your before-tax monthly earnings, not to exceed the plan's maximum monthly benefit amount less other income sources.  The premium for your long-term disability coverage is waived while you are receiving benefits.
<b>Maximum Monthly Benefit</b>	\$10,000
<b>Minimum Monthly Benefit</b>	\$100/10%
<b>Maximum Benefit Period</b>	If you become disabled prior to age 62, benefits are payable to age 65, your Social Security Normal Retirement Age or 3.5 years, whichever is longest. At age 62 (and older), the benefit period will be based on a reduced duration schedule.

<b>Partial Disability Benefits</b>	If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits.
<b>DEFINITIONS</b>	
<b>Own Occupation</b>	2 Years
<b>Own Occupation Earnings Test</b>	99%
<b>Definition of Monthly Earnings</b>	Monthly earnings is the average gross monthly income received during the immediately prior to the year in which disability begins, as shown in the income box of the W-2 form. If employed for part of the previous , monthly earnings is the average gross monthly income received for the months worked.
<b>FEATURES</b>	
<b>Vocational Rehabilitation Benefit</b>	If you become disabled and participate in the vocational rehabilitation program, you will be eligible for a monthly benefit increase of 5%.
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<b>AbsencePro<sup>SM</sup></b>	AbsencePro <sup>SM</sup> helps employees manage FMLA-related leaves of absence. This robust leave administration tool provides employees with both administrative and consultative services.