

1. Do I already have Long-Term Disability coverage with Ryan Specialty Group LLC?

Yes, Core Long-Term Disability (core LTD) coverage is provided to all eligible employees at Ryan Specialty Group LLC. For this eligible group, the core LTD coverage is 60% of monthly base salary, up to a monthly maximum of \$10,000.

The Voluntary Individual Disability Insurance (IDI) plan is a two-part plan:

- Employer Paid IDI – This part provides \$1,000 coverage IDI policy provided to you at no cost. You still need to complete an application to obtain this.
- Employee Paid IDI – This part allows you to purchase additional coverage that could cover up to 75% of eligible income (as defined under question 2), up to an additional \$10,000 per month.

2. What income is covered?

The IDI program includes your base salary and extends coverage to include 100% your bonus and 75% of commissions.

3. How is my benefit calculated?

Your IDI benefit is 75% of your eligible monthly income, minus the amount of your Core Long-Term Disability monthly benefit, up to a monthly maximum of \$10,000.

4. How can I enroll?

You may choose any of these convenient methods to complete your enrollment:

- Enroll online: <https://www.getidi.com/employer/Ryan>
- Enroll by phone at 877-211-2252. Representatives are available weekdays, 9 am to 6 pm, ET.

5. When will I have another opportunity to enroll?

This is a **one-time opportunity** to enroll in this program and you must enroll by July 31, 2020.

This benefit will not be offered annually during open enrollment.

6. Do I have to answer any medical questions?

Coverage is available as long as, for the period of time commencing 90 days prior to and including the date of the application, you have satisfied the following requirements:¹

- Not missed one or more days of work and;
- Not been homebound or admitted to a medical facility due to injury or sickness.

If you need additional information regarding your personal situation, please contact Unum at 877-211-2252. Representatives are available weekdays, 9 am to 6 pm, ET.

7. Is medical underwriting required?

If you enroll during this initial offer and meet the actively-at-work requirements (see question 6), you will not be required to go through full medical underwriting to qualify for coverage.²

8. How is disability defined under this plan?

The policy pays benefits for the duration of the benefit period if you are totally disabled in **your occupation**, which means you are unable to work in your occupation, not working in another occupation, and are under the care of a doctor.³

9. Is coverage guaranteed regardless of my health history?

Unum may issue up to \$11,000 per month combining the two options, as long as you meet the actively at work requirement. You will need to answer 3-4 questions to qualify for the Catastrophic Disability Benefit Rider.⁴

10. What is the Catastrophic Benefit?

The Catastrophic Benefit can pay a monthly benefit of 25% of your eligible monthly income, up to \$10,000 per month, for catastrophic types of disabilities that are likely to increase living expenses. The additional benefit is paid for:

- Presumptive Disabilities - The loss of sight, hearing, speech, or use of two limbs OR;
- The loss of two or more Activities of Daily Living (bathing, eating, dressing, transferring) OR;
- Becoming cognitively impaired.

Maximum issue age for the Catastrophic Disability Rider is 64. California policies only provide coverage for presumptive disabilities.

11. What happens if I accidentally omit information from my application?

You will be contacted directly to obtain any missing information over the phone. Any information confirmed over the phone may generate an amendment that will need to be signed and returned to Unum when your policy is issued.

12. When is my coverage effective?

Coverage will be effective for the voluntary portion September 1, 2020, and payroll deductions will begin on your first paycheck in September. The mandatory portion will be effective as of the date the application is signed.

13. If I currently participate in the plan, may I increase my coverage?

Updated compensation is reviewed each year during enrollment. If you are eligible for an increase in coverage, you will receive a packet in the mail outlining your increased premium and benefit. *If you do not wish to purchase the additional coverage, you will need to sign and return the declination form included in your increase packet. If you choose to decline an increase, you will not have the opportunity to take advantage of future increases without answering health questions or taking a medical exam.*

14. What happens to my policy if I leave Ryan Specialty Group LLC?

Upon separation of service, you may continue your coverage by paying premiums directly to Unum. Following termination, Unum will provide instructions for continuing this coverage.

15. What happens to my premiums as I age or receive a promotion?

You will pay premiums based on your age when the coverage was purchased. If you are promoted with a compensation increase and have a corresponding increase in coverage, the increased amount will be priced based on your age at the time of increase.

The original coverage amount will still be priced at the age of original issue. Premiums are guaranteed to age 65.

16. Will my IDI benefit payment be taxable?

As the premium is paid for with after tax dollars your IDI plan coverage the current tax law provides that your benefit payments will be income tax free under IRC Section 104(a)(3).

17. If I decide to participate in the program, will I be issued an individual policy?

Yes, once approved for coverage, you will receive an individual disability policy that you own. This policy will outline all of the policy provisions and coverage amount.

18. I already own individual disability insurance. Can I still participate?

Coverage through this plan is offset by other individual disability coverage. Therefore, maintaining any existing coverage may result in an adjusted monthly benefit amount and premium.

Please call Unum for more information at 877-211-2252. Representatives are available weekdays, 9 am to 6 pm, ET.

19. Can Unum cancel my policy?

Your policy cannot be cancelled or modified before age 65 without your permission as long as premiums are paid on time.

20. If I become disabled, do I still have to pay premiums?

After 90 days of disability, all future premiums will be waived while you are disabled under the policy. Any premium you paid during the first 90 days of a qualifying disability will be refunded.

21. Is there a discount for my coverage?

Yes, your premium is discounted by 35% compared to retail rates. Your customized enrollment kit will reflect the discounted rate.

22. If I use tobacco in any form, will it affect my premium?

Yes, the personalized information reflects premiums for both tobacco and non-tobacco users.

23. Can my spouse receive this coverage?

No, it is only offered to eligible employees.

^{1,2,4} For a period of time commencing 90 days prior to and including the date of application, applicants must have been actively at work on a full time basis (30 hours or more per week) without restrictions or limitations and not admitted to a medical facility or homebound, due to injury or sickness. You will be asked to meet additional requirements for catastrophic disability and serious illness benefits. Additional underwriting requirements may also be necessary if you choose to apply outside of this enrollment period.

³The policy pays benefits for the duration of the benefit period if you are totally disabled in your occupation, which means you are unable to work in your occupation, not working in another occupation, and are under the care of a doctor. In CA, the policy pays benefits if you are totally disabled in your usual occupation, which means you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual and customary way and you choose not to work at any occupation.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN. In New York, underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN.

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