

This is a SAMPLE SUMMARY of the proposed plan to be issued upon meeting the participation requirements

WHY CHOOSE THE LINCOLN NATIONAL LIFE INSURANCE COMPANY?

Lincoln Financial Group maintains:

- **Strong financial history**
- **Some of the highest ratings in the industry**
 - AA "Very Strong" Standard & Poor Rating
 - A+ "Superior" A.M. Best Company Rating
 - AA "Very Strong" Fitch Rating
- **“Direct to Home Office Service” through group sales offices located nationwide**
- **One-stop shopping for comprehensive group benefits**
 - True group products including Life and AD&D, Short-Term Disability, Long-Term Disability(with optional Critical Illness coverage), Dental and Employee Assistance Programs
 - WORKSITE1 Voluntary products including Life and AD&D, STD, LTD, Dental and Vision
 - ✓ **Featuring Voluntary enrollment form customization**
 - Exec-U-Care[®] Medical Reimbursement Program
- **Real Time Online Benefit Administration with Online Services**
 - Submit claims and check their status online
 - Change member information online
 - Enroll and terminate members and coverages online
 - Utilize Virtual Billing capabilities to add or terminate members, then recalculate the bill to reflect the actual amount owed, and pay the bill online
 - View and print group forms, administration guidelines, contracts and certificates online
 - Apply for group insurance coverage electronically with e-App
 - Continuous enhancements are being made to our Online Service capabilities to better serve both your needs and your clients' needs
- **Interactive Voice Response (IVR) System allows service 24 hours a day, 7 days a week**
 - Use IVR to check on the status of claims, members and premium payments all hours of the day, everyday.

WHAT THIS MEANS FOR YOU...

The Lincoln Financial Group companies:

- have a long history of strength and stability, offering you superior products – and the service to back them up.
- focus on making life easier for the customer by doing business the way the customer wants to do business – via the Web, telephone, IVR, e-mail or fax.
- are committed to superior service, combined with a guaranteed commitment to technology, which means less hassle for you!

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A GROUP INSURANCE PROGRAM

Designed for

LPL FINANCIAL

Submitted by

Healthcare Solution Advisors, LLC

Underwritten by

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY

Service Office

8801 Indian Hills Drive
Omaha, Nebraska 68114 - 4066

Home Office: Fort Wayne, IN

This is a **SAMPLE SUMMARY** of the proposed plan to be issued upon meeting the participation requirements

Advisor Option 1

Long-Term Disability (LTD) Benefits & Cost Summary

Proposed Effective Date: September 01, 2008
Class 1: All Active Full-time Advisors that have been contracted with LPL for more than 2 years. (Advisors contracted with LPL less than two years are only eligible for Option 2: \$5,000 Maximum Monthly Benefit)

The Premier Plan is our traditional full-featured Long-Term Disability benefit plan. The Premier Plan provides the most comprehensive LTD plan of benefits, which are outlined below:

<u>SCHEDULE OF BENEFITS</u>	Class 1: <u>PREMIER PLAN</u>
Benefit Percentage	60%
Maximum Monthly Benefit	\$10,000
- Social Security Integration	Primary & Family
- Minimum Monthly Benefit	Greater of \$100 or 10% of Benefit
Elimination Period	90 Days
- Accumulation of Elimination Period	2X Elimination Period
Maximum Benefit Period	Later of Age 65 or SSNRA
Pre-existing Condition Exclusion	12/12
Specified Illness/Injury Limits	
- Mental/Nervous & Substance Abuse	24 Months
- Other Limits (Specified Illnesses)	No Limit
Premium Contributions	Contributory
Minimum Participation	No less than 25%

<u>DEFINITION OF DISABILITY</u>	
Own Occupation Coverage Period	24 Months
Following Own Occupation Period	Any Occupation
Zero Day Residual	Included
Return to Work Incentive	SSNRA
Partial Disability Formula	Residual w/ Progressive
- Income Test first 24 Months	99%
- Income Test after 24 Months	85%

<u>ADDITIONAL FEATURES</u>	
Progressive Income Benefit	10% up to \$1,000
Reasonable Accommodation	Included
Vocational Rehabilitation	Voluntary
Survivor Income Benefit	3 Months
Conversion Option	Included
Prior Insurance Credit	Not Included

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Advisor Option 2

Proposed Effective Date: September 01, 2008
Class 1: All Active Full-time Advisors
Automatic Plan Option for All Active Full-time Advisors contracted less than 2 years.

The Premier Plan is our traditional full-featured Long-Term Disability benefit plan. The Premier Plan provides the most comprehensive LTD plan of benefits, which are outlined below:

SCHEDULE OF BENEFITS

Class 1: **PREMIER PLAN**

Benefit Percentage	60%
Maximum Monthly Benefit	\$5,000
- Social Security Integration	Primary & Family
- Minimum Monthly Benefit	Greater of \$100 or 10% of Benefit
Elimination Period	90 Days
- Accumulation of Elimination Period	2X Elimination Period
Maximum Benefit Period	Later of Age 65 or SSNRA
Pre-existing Condition Exclusion	12/12
Specified Illness/Injury Limits	
- Mental/Nervous & Substance Abuse	24 Months
- Other Limits (Specified Illnesses)	No Limit
Premium Contributions	Contributory
Minimum Participation	No less than 25%

DEFINITION OF DISABILITY

Own Occupation Coverage Period	24 Months
Following Own Occupation Period	Any Occupation
Zero Day Residual	Included
Return to Work Incentive	SSNRA
Partial Disability Formula	Residual w/ Progressive
- Income Test first 24 Months	99%
- Income Test after 24 Months	85%

ADDITIONAL FEATURES

Progressive Income Benefit	10% up to \$1,000
Reasonable Accommodation	Included
Vocational Rehabilitation	Voluntary
Survivor Income Benefit	3 Months
Conversion Option	Included
Prior Insurance Credit	Not Included

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LTD Benefits & Cost Summary (continued)

PROPOSAL ASSUMPTIONS & CONDITIONS

This proposal assumes that:

- there are no known uninsurable individuals in the group to be covered; and
- no employee is absent from work because of sickness or injury.

If any individual to be insured falls into either of these categories, Lincoln Financial Group requires full disclosure of all information needed to evaluate the risk. After reviewing this information, we reserve the right to revise or withdraw our proposal.

The proposal also assumes current and continued employer and employee participation in Workers' Compensation or an equivalent plan, which would be used as a source of integration (offset) for the LTD plan of benefits.

If the employer's LTD plan is currently insured by another carrier, this proposal assumes that the current carrier will continue coverage on any insured employee who is disabled on the date the existing contract terminates – even if the contract terminates before the disabled employee has satisfied the Elimination Period.

Quoted rates were developed based on the information contained in the Request for Proposal. Final rates will be calculated based on:

- the agreed-upon plan;
- amount & tax status of employer and employee contributions;
- enrolled census;
- employee location(s);
- correct industry code (SIC); and
- other pertinent underwriting factors.

Lincoln Financial Group reserves the right to re-rate or refuse to issue coverage if there are changes in these factors.

THIS IS NOT A CONTRACT:

This illustration was prepared based on the information provided in the Request for Proposal. It is a description of the Long Term Disability Insurance coverage available from us and not an offer to contract. More detailed information is available upon request concerning the terms, conditions and limitations contained in the master policy, if issued. If there are discrepancies between the information contained in this proposal and the master policy, the terms of the master policy will control.

An Application for Group Insurance must be completed by the employer and approved by us before coverage can become effective.

This proposal is subject to revision if not accepted within 90 days of June 13, 2008.

(continued on next page)

LPL Financial

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LTD Benefits & Cost Summary (continued)

OUR PROPOSAL INCLUDES THE FOLLOWING PROVISIONS:

PROGRESSIVE PARTIAL Disability Benefit with RETURN TO WORK INCENTIVE: The plan includes our **BACK ON TRACK®** partial disability benefit. **BACK ON TRACK®** encourages employees to try to return to work by allowing them to receive an overall higher level of income than they would receive from their total disability benefit.

An employee may qualify for a partial disability benefit if he or she is partially disabled, is earning at least 20% of his or her pre-disability income, and is under the regular care of a physician.

The partial disability formula remains consistent throughout the duration of the benefit period. The partial disability benefit will not be reduced by earnings from any employer, until those earnings, plus the policy benefit and any other income benefits from other sources listed in the policy exceed 100% of pre-disability earnings. Lincoln Financial Group will pay the lesser of:

(A) **LOST INCOME:** The insured's predisability income, minus all Other Income Benefits (including earnings from partial disability employment).

(B) **THE TOTAL DISABILITY NET MONTHLY BENEFIT:** The Benefit Percentage times the insured's predisability earnings (limited to the Maximum Monthly Benefit), minus Other Income Benefits (except for earnings from partial disability employment).

However, this amount will not be less than the Minimum Monthly Benefit.

During the first 24 months of partial disability benefits -- even if the claimant has received total disability benefits for several years - a partially disabled employee can receive up to 99% of pre-disability earnings from partial disability employment.

After 24 months of partial disability benefits, the **BACK ON TRACK®** provision will continue to pay partial disability benefits until the employee's earnings from partial disability employment exceed 85% of predisability earnings.

RECOVERY BENEFIT FOR COMMISSIONED EMPLOYEES: The Recovery Benefit allows insureds to receive an additional benefit for up to six months while they rebuild their earnings. Employees are eligible for this benefit if they return to Full-time work in their own occupation, previously received earned commissions as part of the predisability earnings and upon return continue to earn commissions, have received Total or Partial Disability benefits for at least 1 month and earn less than 100% of Predisability Income.

ZERO DAY RESIDUAL: The elimination period can be satisfied by either days of total and/or partial disability **and requires no loss of earnings.**

VOCATIONAL REHABILITATION: (Refer to the Schedule of Benefits) Lincoln Financial Group offers vocational rehabilitation programs that focus on job modification, retraining and job placement. With the help of these services, many disabled employees are able to return to productive employment.

BENEFIT LIMITATIONS: (Refer to the Schedule of Benefits)

The Plan includes maximum benefit duration limits for disabilities caused by mental sickness and/or substance abuse.

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Group Long Term Disability Insurance

ELIGIBLE EMPLOYEE is an active, full-time employee who:

- is a member of an eligible class of employees;
- has completed the eligibility waiting period established by the employer (not to exceed 90 days in North Carolina);
- is not a temporary or seasonal employee;
- is at work on the effective date of his/her coverage;
- is regularly scheduled to work at least 30 hours per week, unless lower hours requirement is agreed upon; and
- is a citizen of or legally works in the United States.

ELIMINATION PERIOD is the period of disability during which no benefit is payable. It is shown on the Benefits & Cost Summary page of this proposal. The elimination period begins on the first day of disability. Only days of total or partial disability will count towards the satisfaction of the elimination period.

Accumulation of Elimination Period: With this feature, the elimination period is satisfied when the required number of days is accumulated within a period up to two times the length of the elimination period. For example, a 90 day elimination period must be satisfied within 180 consecutive days.

PREDISABILITY INCOME means the employee's monthly rate of earnings from the employer in effect:

1. just prior to the date the Elimination Period begins; or
2. just prior to the date an approved leave of absence begins, if the Elimination Period begins while the employee is continuing coverage during a leave of absence.

It includes commissions averaged over the most recent 12 months before the disability begins. Predisability income does not include overtime pay, bonuses or other forms of compensation. It is also referred to as 'BASIC MONTHLY EARNINGS'.

Other 'earnings' definitions may be available upon request.

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TOTAL DISABILITY

Total Disability means that, due to an injury or sickness, an employee is unable:

1. During the ELIMINATION PERIOD and the "OWN OCCUPATION" Period, to perform each of the main duties of his or her regular occupation; and
2. After the "OWN OCCUPATION" Period, to perform each of the main duties of any occupation which his or her training, education or experience will reasonably allow.

The loss of a professional license, an occupational license or certification, or a driver's license for any reason does **not**, by itself, constitute Total Disability.

OWN OCCUPATION PERIOD: 24 Months (Option 2.01)

Under the proposed policy, the "own occupation" period is the period beginning at the end of the elimination period and ending 24 months later.

MONTHLY TOTAL DISABILITY BENEFIT: After the Elimination Period is satisfied, the LTD policy provides a monthly benefit for an employee who is totally disabled and under a physician's regular care. This monthly total disability benefit equals:

- the benefit percentage times the insured's predisability income, up to the maximum monthly benefit;
- minus other income benefits.

This benefit amount will not be less than the minimum monthly benefit.

The policy also provides a monthly benefit for an employee who is partially disabled, under a physician's regular care, and sustaining a specified percentage of lost earnings. See the Partial Disability Benefit section of this proposal.

RECURRENT DISABILITY means a disability which is related to or due to the same cause or causes of a prior disability for which a monthly benefit was payable. A recurrent disability:

- will be treated as part of the prior disability if, after receiving policy benefits, the employee returns to his or her regular occupation full-time for less than 6 months.
- will be treated as a new period of disability if, after receiving policy benefits, an employee returns to his or her regular occupation full-time for 6 months or more. A new elimination period must be completed before benefits become payable.

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BACK ON TRACK® PARTIAL DISABILITY BENEFIT - Residual with Progressive Partial (Option 2.01)

An employee may qualify for a partial disability benefit if he or she is partially disabled, is earning at least 20% of his or her predisability income, and is under the regular care of a physician.

Partially Disabled will be defined as follows:

1. During the Elimination Period and Own Occupation Period, it means that due to an Injury or Sickness the Insured Employee:
 - a) is unable to perform one or more of the main duties of his or her occupation, or is unable to perform such duties full-time; and
 - b) is engaged in Partial Disability Employment.
2. After the Own Occupation Period, it means that due to an Injury or Sickness the Insured Employee:
 - a) is unable to perform one or more of the main duties of any occupation which his or her training, education or experience will reasonably allow; or is unable to perform such duties full-time; and
 - b) is engaged in Partial Disability Employment.

The Partial Disability Monthly Benefit will cease on the earliest of:

1. the date the employee ceases to be Partially Disabled or dies;
2. the date the Maximum Benefit Period ends;
3. the date the employee earns more than 99% of predisability income, until partial disability benefits have been paid for 24 months;
4. the date the employee earns more than 85% of predisability income, after partial disability benefits have been paid for 24 months;
5. the date the employee is able, but chooses not to work full-time:
 - a) in his or her regular occupation, during the Own Occupation Period;
 - b) in any occupation, after the Own Occupation Period;
6. the date the employee fails to take a required medical exam, without good cause; or
7. the 60th day after the Company mails a request for additional proof, if not given.

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The **Partial Disability Monthly Benefit** equals the lesser of A, B or C below:

- A)** The total disability benefit which would be payable if the employee received no earnings from partial disability employment: predisability income (times) benefit percentage; minus other income benefits.
- B)** The employee's predisability income minus other income benefits, as defined in the policy, including earnings from partial disability employment.
- C)** The plan's maximum benefit.

Example:	Benefit Percentage:	60%
	Maximum Monthly Benefit:	\$5,000
	Predisability Income:	\$3,000
	Partial Disability Employment Earnings:	\$1,450
	Other Income Benefits:	\$0

The partial disability benefit payable is the lesser of:

<p>A) 60% of Predisability Income less Other Income Benefits:</p> <p style="text-align: right;">\$3,000 x 60% \$1,800</p>	<p>B) Predisability Income less Partial Disability Employment Earnings and Other Income Benefits:</p> <p style="text-align: right;">\$3,000 <u>-\$1,450</u> \$1,550</p>	<p>C) Maximum Monthly Benefit:</p> <p style="text-align: right;">\$5,000</p>
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With Back On Track[®], income the employee receives from all sources would equal \$3,000.

(The LTD Plan's monthly partial disability benefit payment would equal \$1,550, the lesser of A, B and C. Partial disability employment earnings of \$1,450 + partial disability benefit of \$1,550 = \$3,000.)

The partial disability benefit payable will never be more than the total disability monthly benefit or less than the minimum monthly benefit payable under the policy.

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MAXIMUM BENEFIT PERIOD - Social Security Normal Retirement Age (SSNRA) (Option 2.01)

Benefits for a disabled employee are payable to the employee's Social Security Normal Retirement Age, or the Maximum Benefit Period shown below (whichever is later):

<u>Age at Disability</u>	<u>Maximum Benefit Period</u>
Less than age 60	SSNRA
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

MAXIMUM BENEFIT PERIOD - 2 Years/To age 70 (Option 2.01)

<u>Age at Disability</u>	<u>Maximum Benefit Period</u>
Less than age 68	2 Years
68 - 69	To age 70 (but not less than 1 year)
70 and over	1 Year

SOCIAL SECURITY INTEGRATION: Primary and Family Social Security Integration (Option 2.01)

The Group Long Term Disability Benefit will be reduced by:

- Social Security disability and unreduced retirement benefits which the employee and spouse are eligible to receive; and
- reduced Social Security benefits which the employee and spouse receive.

BENEFIT REDUCTIONS from OTHER INCOME: LTD benefits will be reduced by disability or retirement benefits from the following sources.

- Social Security benefits, described above
- Disability benefits for which the employee is paid under:
 - State-mandated temporary disability income plans
 - Any compulsory benefit, act or law
 - Any employer-sponsored group disability, sick leave or formal salary continuance plans
 - Any public retirement system due to employment with policyholder
- Disability benefits which the employee receives under Workers' Compensation, occupational disease or similar law
- Disability or retirement benefits received under a retirement plan

LTD Benefits are not reduced by:

- Distributions from profit sharing, 401(k), IRA, TSA or stock ownership plans
- Non qualified deferred compensation plans
- Military disability benefits

Cost-Of-Living Freeze: After the initial reduction for other income benefits, the monthly LTD benefit will not be further reduced due to any cost-of-living increases payable under any of these other income benefits.

MINIMUM MONTHLY BENEFIT: A disabled employee will not receive less than the minimum monthly benefit shown in the Benefits & Cost Summary page, regardless of income received from other sources.

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WAIVER OF PREMIUM: Premium payments for a disabled employee are waived during any period for which total or partial disability benefits are payable.

PROGRESSIVE INCOME BENEFIT

This optional benefit provides an additional level of income protection to the insured when coupled with the Long-Term Disability insurance program.

When an employee is currently receiving LTD benefits through Lincoln Financial Group, the Progressive Income Benefit feature increases the total Benefit Percentage payable to 80% of covered salary becoming payable after satisfaction of the Elimination Period, and when an employee:

- is unable to perform two or more "Activities of Daily Living" or
- suffers a Cognitive Impairment*.

Activities of Daily Living (ADLs)

Six Activities of Daily Living (ADLs) are referenced in the Progressive Income Benefit and are defined as follows:

1. Bathing - washing self in tub, in a shower or by sponge bath: with or without equipment.
2. Dressing - putting on, taking off, fastening or unfastening garments, any medically necessary braces, or any artificial limbs normally worn.
3. Toileting - getting to, from, on and off toilet and performing related personal hygiene.
4. Transferring - moving in and out of bed, chair or any wheelchair; with or without equipment such as:
 - a. canes, walkers, crutches, grab bars, other support devices; or
 - b. mechanical or motorized devices.
5. Continence - voluntarily maintaining control of bladder and bowel function; or, performing related personal hygiene (including care of catheter or colostomy bag) if not continent.
6. Eating - once food has been prepared and made available, getting nourishment into one's body by any means, including:
 - a. from a table, tray or container (such as a bowl or cup); or
 - b. use of special equipment (such as feeding tube or intravenous tube).

*Cognitive Impairment means that due to an injury or sickness, the insured employee:

1. has suffered a permanent deterioration or loss of cognitive or intellectual capacity; and
2. requires another person's active, hands-on help or verbal cues to prevent harm to self or others, due to that impairment.

The Cognitive Impairment must be diagnosed by a physician, based upon clinical evidence and reliable standardized tests of short or long-term memory, orientation as to person, place and time and deductive or abstract reasoning. It may result from moderate to severe head trauma, stroke, Alzheimer's disease or other form of irreversible dementia.

The additional benefit amounts payable under this feature will not be reduced or offset by income from other sources subject to a maximum benefit equal to the lesser of \$1000 per month or the Maximum Monthly Benefit outlined on the LTD Benefits & Cost Summary page.

The coverage added by this benefit will be subject to all of the Definitions, Exclusions, Proof of Claim, Waiver of Premium and other provisions of the Policy.

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SURVIVOR INCOME BENEFIT: 3 Months (Option 2.01)

If an employee dies after having been disabled for a minimum of 180 consecutive days and the employee was receiving a monthly benefit under the policy, Lincoln Financial Group will pay the eligible survivor a lump sum benefit equal to three times the employee's last gross monthly LTD Benefit. If there are no eligible survivors, payment will be made to the employee's estate.

REASONABLE ACCOMMODATION BENEFIT enhances the return to work possibilities for an employee by assisting the employer in complying with the reasonable accommodation section of the Americans with Disabilities Act (ADA).

The benefit is designed to reimburse the policyholder for any "reasonable accommodations" made to the workplace to allow an employee currently receiving disability benefits to return to work. Examples of such accommodations could be more accessible parking spaces or entrances, removal of barriers or hazards from the worksite, installation of special seating, furniture or equipment for the employee's workstation, or the provision of special training materials or other services necessary to help the employee return to work.

The benefit reimburses the employer for 50% of the expense incurred for reasonable accommodation services (as described above) up to a maximum of \$5,000 on any one employee. In order for a policyholder/employer to be eligible for this benefit, the employer must have an employee:

1. whose disability prevents the performance of his or her regular occupation at the employer's worksite;
2. who has the physical and mental abilities needed to perform his or her own or another occupation at the employer's worksite; but only with the help of the proposed accommodation; and
3. who is reasonably expected to return to work with the help of the proposed accommodation.

Once an employer is considered eligible, a written proposal is developed with input from the employer, employee and attending physician, which states the purpose of the proposed accommodation. Upon receipt of proof that the employer has provided the services for the employee and paid the provider for the services, the employer will be reimbursed.

OTHER FEATURES:

Our **LINKS PROGRAM** provides integrated disability management when an insured is covered under both our STD and LTD plans. LINKS helps to provide a smooth transition from STD to LTD without claim filing, while helping the employee return to work in the most efficient and effective manner possible. Furthermore, the LINKS program identifies those claimants with group life insurance coverage with us to determine whether they're eligible for Life Waiver.

A **FICA MATCH SERVICE** is included on all new and existing LTD business at no additional charge. With this service, Lincoln Financial Group matches the policyholder's share of FICA taxes on payments made to disabled employees; generates monthly reports summarizing what has been paid and withheld; and prepares W-2 forms at year-end for LTD benefits paid to each disabled employee.

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VOCATIONAL REHABILITATION BENEFIT (Refer to the Schedule of Benefits)

With the assistance of vocational rehabilitation programs that focus on job modifications, job placement and retraining, many disabled employees can return to productive employment. Services such as these are available to employees unable to perform their regular occupation, and who do not currently have the skills to return to work at another occupation. These employees must have the physical and mental capability for the successful completion of a rehabilitation program. In addition, there must be reasonable expectation that these services will assist the employee in returning to work.

If the employee is eligible for rehabilitation services, a written program will be developed with input from the employee, physician and employer outlining the goals, responsibilities, services, and all applicable costs of the program. Rehabilitation efforts only take place if the patient's physician endorses the program.

Consideration for participation in such a program can be proposed by the employee, attending physician or Lincoln Financial Group.

PRE-EXISTING CONDITION EXCLUSION: 12/12 (Option 2.01)

The policy will not cover any total or partial disability which:

1. is contributed to, caused by or results from a pre-existing condition; and
2. begins in the first 12 months after the employee's effective date of coverage under the employer's long term disability plan.

A pre-existing condition is a sickness or injury for which the employee received treatment during the 12 months prior to his or her effective date. "Treatment" means consultation, care or services provided by a physician, including diagnostic measures and the prescription and/or taking of drugs and medicines.

If the claimant is confined to a hospital or other appropriate treatment facility at the end of the first 24 months of receiving total and/or partial disability benefits for one of these conditions, the monthly benefit will continue to be paid until discharge. The monthly benefit will not be payable beyond the policy's Maximum Benefit Period.

MENTAL & NERVOUS DISORDERS LIMITATION: (Refer to the Schedule of Benefits)

Benefits for disability due to mental illness will be payable for up to the number of months shown in the Schedule of Benefits. If the claimant is confined to a hospital or other appropriate treatment facility at the end of the number of months shown in the Schedule of Benefits, the monthly benefit will continue to be paid until discharge. The monthly benefit will not be payable beyond the policy's maximum benefit period.

SUBSTANCE ABUSE LIMITATION: (Refer to the Schedule of Benefits)

Benefits for disability due to substance abuse will be payable for up to the number of months shown in the Schedule of Benefits. If the claimant is confined to a hospital or other appropriate treatment facility at the end of the number of months shown in the Schedule of Benefits, the monthly benefit will continue to be paid until discharge. The monthly benefit will not be payable beyond the policy's maximum benefit period.

"Substance Abuse" means alcoholism, drug abuse or chemical dependency of any type.

EXCLUSIONS: Disabilities which arise from intentionally self-inflicted injuries, war or participation in a riot, committing a felony, any type of assault or battery or during which the employee is not under the regular care of a Physician, or is incarcerated, are excluded from coverage.

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CONVERSION PRIVILEGE: Option 2.01

The conversion privilege allows an employee to convert LTD coverage if the employee leaves the employer. The employee may obtain converted long term disability insurance without medical evidence of insurability.

To be eligible to convert, an employee must have been insured under the employer's group plan for at least 12 months in a row prior to coverage terminating under the policy. The 12 months can be a combination of coverage under the current policy and under any prior group long term disability plan which this policy replaced. The employee must make the application to convert within 31 days after insurance under the policy terminates.

Conversion is available when an employee's insurance under the policy ends because he or she:

1. resigns from employment with the employer;
2. goes on a lay-off or leave of absence and remains on a lay-off or leave absence beyond the continuation period provided in the policy.

The conversion privilege is not available when insurance terminates because:

1. the policy is terminated by the employer or Lincoln Financial Group;
2. the policy is amended to exclude the class to which the employee belongs;
3. the employee no longer belongs to a class eligible for coverage under the policy;
4. the employee retires or dies;
5. the employee fails to pay the required premium;
6. the employee is disabled under the terms of the policy; or
7. the employee becomes insured for LTD benefits under any other group plan.

