



PBK Architects, Inc.

LTD, Life/AD&D

Employer Paid Plan Highlights - Plan Date As Of 1/1/2015

LONG TERM DISABILITY	<i>Unum Policy # 604482</i>
Eligibility	Active employees in the United States working a minimum of 30 hours per week.
Benefit Amount	60% of your monthly earnings, to max of \$5,000 per month.
Definition of Disability	You are disabled when Unum determines that you are limited from performing the material and substantial duties of your regular occupation* due to sickness or injury; and you have a 20% or more loss of indexed monthly earnings due to the same sickness or injury. After benefits have been paid for 24 months, you are disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.
Elimination Period	90 days
Duration	The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs before age 60, your benefits could be payable until you reach age 65. If your disability occurs at or after age 60, benefits could be paid according to a benefit duration schedule.
Pre-existing Condition	3/12
Employee Assistance Program	Included
Travel Assistance Program	Included

LIFE/AD&D INSURANCE	<i>Unum Policy # 604482</i>
Eligibility	Active employees in the United States working a minimum of 30 hours per week.
Benefit Amount	\$15,000
Guarantee Issue	\$15,000
Waiver of Premium	If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during this period of disability.
Accelerated Death Benefit	50% to \$750,000
Portability	If you retire, reduce your hours or leave your Employer, you can take this coverage with you according to the terms of the contract
Life Planning Financial And Legal Resources	Included
Life Benefit Reduction	65% at age 65, and 40% at age 70

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.