

# Employee Summary of Group Short-Term Disability Income Benefits

For employees of: OUTTEN & GOLDEN LLP

Welcome to The Northwestern Mutual Life Insurance Company (Northwestern Mutual)

Short Term Disability (STD) insurance helps to shield yourself, your lifestyle and those who count on you from an unexpected loss of income. STD Insurance pays a benefit in the event you cannot work because of a covered illness or injury. An STD benefit replaces a portion of your weekly income, providing funds directly to you to help pay your bills and living expenses.

Your Group Short-Term Disability Income details:

Coverage eligibility	An active Partner, Of Counsel Attorney or other salaried employee of the Employer, working at least 28 hours each week for the employer and a citizen or resident of the United States or Canada. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces of any country, leased employee or an independent contractor.
Weekly benefit	The weekly benefit is based on 70 percent of your covered weekly earnings.
Maximum weekly benefit	The maximum weekly benefit is \$3,500.
Eligibility waiting period	None for those that meet the definition of eligible employee.
Beginning date	Benefits begin to accrue on the 8th day of disability due to an accident, or the 8th day of disability due to sickness or pregnancy.
Benefit period	Benefits are payable for 13 weeks.
Premium payment	Your employer pays your Group STD premium.
Work-related illness and injury	Excluded.
Pre-existing conditions	NA

## About Northwestern Mutual

Northwestern Mutual has been helping families and businesses achieve financial security for more than 160 years. Our financial representatives build relationships with clients through a distinctive planning approach that integrates risk management with wealth accumulation, preservation and distribution strategies. The company focuses solely and directly on its clients and seeks to deliver consistent and dependable value to them over time.

## Policy details and additional coverage

This benefits summary flyer is intended to provide an overview of the benefits available from the policy and is not a complete description of the policy provisions. The controlling provisions will be in the policy issued by Northwestern Mutual. The policy contains a detailed description of the limitations, reductions in benefits, exclusions and when Northwestern Mutual and the employer may increase the cost of coverage, amend or cancel the policy. Receipt of this flyer does not certify eligibility for benefits under this policy. Your employer will provide you with a certificate of insurance from Northwestern Mutual containing complete plan details. If you have any questions regarding this coverage, contact your human resources representative. If you would like to purchase individual coverage or talk about your personal financial planning, please contact your Northwestern Mutual financial representative:

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Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM) and its subsidiaries.