

Plan Highlights

Group Supplemental Life, Dependent Life, and AD&D Insurance



Spectrum Brands Class 1 Executives

ELIGIBILITY

Employees: Each Active, benefits eligible Spectrum Brands Executive working 30 or more hours per week.

Dependents:

Spouse: your legal spouse or domestic partner not separated or divorced.

Child: your unmarried financially dependent children (14 days to age 26)

*includes natural and adopted children, stepchildren, and foster children in your legal custody. Only one insured spouse may cover children.

Employee must elect supplemental life to elect coverage for dependents.

Eligible relatives may not have coverage as both an employee and dependent.

BENEFIT AMOUNT

Employee Supplemental Life

Choose from \$20,000 to a maximum of \$500,000 in \$10,000 increments.

Employee Supplemental AD&D

Choose from \$20,000 to a maximum of \$500,000 in \$10,000 increments.

Spouse Dependent Life

Choose from \$10,000 to a maximum of \$500,000 in \$5,000 increments.

The spouse coverage amount may not exceed 100% of the employee life amount.

Spouse Supplemental AD&D

Choose from \$10,000 to a maximum of \$500,000 in \$5,000 increments.

Child Dependent Life

Choose from a minimum of \$2,000 to a maximum of \$10,000 in \$2,000 increments. One election covers all eligible dependent children for the same amount. Any child less than 6 months old at the time of claim will have a reduced benefit of \$500. AD&D is not available for children.

GUARANTEED ISSUE (INITIAL ELIGIBILITY ONLY)

Employee Supplemental Life

Up to \$100,000 without evidence of insurability required.

Spouse Dependent Life

Up to \$50,000 without evidence of insurability required.

Child Dependent Life

All child amounts are guaranteed issue.

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced To
70	75%
75	50%
80	30%
85	20%

EXCLUSIONS

Life: benefits will not be payable for a loss caused by suicide occurring within the first 24 months coverage becomes effective.

AD&D: benefits will not be payable for a loss caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Coverage is underwritten by Reliance Standard Life Insurance Company, licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

WEEKLY RATES (PER BENEFIT INCREMENT)

Age	Rate per \$1,000	Employee per \$10,000	Spouse per \$5,000
0-29	\$0.012	\$0.115	\$0.058
30-34	\$0.015	\$0.155	\$0.077
45-39	\$0.019	\$0.192	\$0.096
40-44	\$0.023	\$0.231	\$0.115
45-49	\$0.035	\$0.346	\$0.173
50-54	\$0.053	\$0.531	\$0.265
55-59	\$0.099	\$0.992	\$0.496
60-64	\$0.150	\$1.500	\$0.750
65-69	\$0.270	\$2.700	\$1.350
70+	\$0.434	\$4.338	\$2.169
Child/ren	\$0.016	\$0.032 per \$2,000	

SEMI-MONTHLY RATES (PER BENEFIT INCREMENT)

Age	Rate per \$1,000	Employee per \$10,000	Spouse per \$5,000
0-29	\$0.025	\$0.250	\$0.125
30-34	\$0.034	\$0.335	\$0.168
45-39	\$0.042	\$0.415	\$0.208
40-44	\$0.050	\$0.500	\$0.250
45-49	\$0.075	\$0.750	\$0.375
50-54	\$0.115	\$1.150	\$0.575
55-59	\$0.215	\$2.150	\$1.075
60-64	\$0.325	\$3.250	\$1.625
65-69	\$0.585	\$5.850	\$2.925
70+	\$0.940	\$9.400	\$4.700
Child/ren	\$0.035	\$0.070 per \$2,000	

Spouse rates billed are age-banded based on employee age
One rate and coverage amount covers all children no matter the number

AD&D RATES (PER BENEFIT INCREMENT)

Pay Period	Rate (SP) per \$5,000	Rate (EE) per \$10,000	Rate (min) per \$20,000	Rate (max) per \$500,000
Weekly	\$0.022	\$0.044	\$0.088	\$2.192
Semi-Monthly	\$0.048	\$0.095	\$0.190	\$4.750

FEATURES

- ▶ Accelerated Death Benefit (75%)
- ▶ Portability Available
- ▶ Conversion Privileges
- ▶ FMLA/LOA Continuation
- ▶ Waiver of Premium for Disability Continuation up to age 70
Must be disabled for at least 9 months prior to age 65
- ▶ Air Bag/Seat Belt Benefit (10%)
- ▶ Spouse/Child Education Benefit
- ▶ Exposure & Disappearance & Coma Benefit

VALUE ADDED BENEFITS

- ▶ ACI Employee Assistance Program (EAP) with 5 Sessions
- ▶ Bereavement Support Services
- ▶ OnCall Travel Assistance
- ▶ IDTheft with InfoArmor and WalletArmor credit monitoring