

Long-term disability buy-up

You may choose to purchase additional LTD insurance to cover your bonus and/or commissions to receive 60% of your total compensation, up to a combined maximum (your company-provided LTD amount plus your LTD buy-up amount) of \$30,000 per month.

| | Age | Biweekly rate |
|---------------------------------------|-------|---------------|
| Buy-up (per \$100 of covered payroll) | 18-40 | \$0.174 |
| | 41-50 | \$0.542 |
| | 51-60 | \$0.968 |
| | 61+ | \$0.889 |

| LTD buy-up example | |
|---|----------------------|
| Age | 45 |
| Eligible performance bonus and/or commission ¹ | \$10,000 |
| <i>Calculation</i> | |
| 1. Divide performance bonus and/or commissions of \$10,000 by 100 | |
| 2. Multiply amount by age-based rate | |
| 3. Divide by 26 pay periods | |
| $\$10,000 / 100$ | $= \textbf{\$100}$ |
| $\$100 \times \0.542 | $= \textbf{\$54.20}$ |
| $\$54.20 / 26 \text{ pay periods}$ | $= \textbf{\$2.08}$ |

¹ LTD buy-up is calculated using the eligible bonus and/or commissions earned in the previous year. Your 2026 LTD buy-up uses 2025 eligible earnings.



LTD buy-up is based on your eligible performance bonus and/or commission paid in the prior year.