

## 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) | 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 <sup>1</sup>                                                                                                                           | \$10,000         |
| <b>Calculation</b><br><b>1.</b> Divide performance bonus and/or commissions of \$10,000 by 100<br><b>2.</b> Multiply amount by age-based rate<br><b>3.</b> Divide by 26 pay periods |                  |
| $\$10,000/100$                                                                                                                                                                      | <b>= \$100</b>   |
| $\$100 \times \$0.542$                                                                                                                                                              | <b>= \$54.20</b> |
| $\$54.20/26$ pay periods                                                                                                                                                            | <b>= \$2.08</b>  |

<sup>1</sup> LTD buy-up is calculated using the eligible bonus and/or commissions earned in the previous year. Your 2027 LTD buy-up uses 2026 eligible earnings.



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