L O N G  T E R M  D I S A B I L I T Y  I N S U R A N C E

The Long Term Disability Insurance Plan (LTD) is designed to replace a portion of your income should you become totally disabled due to a non-work related injury, illness or due to pregnancy.

The LTD Plan pays benefits starting after 180 days of disability or at the end of accumulated sick leave, whichever is greater. The LTD Plan provides a monthly benefit and coordinates closely with the disability benefits provided through Social Security.

ELIGIBILITY AND ENROLLMENT

If you are a full-time employee or a year-round part-time employee who works at least 171\2 hours\week, you are eligible to participate in the LTD plan. All employees are considered full-time employees if they are scheduled to work at least 1,560 hours each calendar year. Noble and Greenough will enroll you in the Long Term Disability Insurance Plan on your first day of employment. Your coverage is effective immediately.

COST

Noble and Greenough pays the full amount of your LTD Insurance coverage.

WORDS YOU SHOULD KNOW:

Annual Salary means your earnings in effect for the 12 months immediately prior to the date that your disability begins. It does not include bonuses, overtime pay and extra compensation. It also does not include housing (if applicable).

Basic Monthly Earnings means your monthly rate of earnings in effect immediately prior to the date that your disability begins.

Pre-existing Condition means an illness or injury for which you have received medical treatment within three months prior to your first day of employment.

Totally Disabled means that because of your illness or injury, you are unable to perform all of the duties of your occupation. After 60 months of benefits have been paid, you will still be considered to be totally disabled if you are:

• unable to perform all of the duties of your own occupation, or
• any other occupation for which you are suited through training, education, experience, age, and physical or mental capacity.

FICA Taxable Wage Base means the amount of your annual salary subject to Social Security taxes.

HOW LTD COVERAGE WORKS

You must be totally disabled for at least 180 consecutive days before you can begin receiving benefits. This 180-day period is called the elimination period.

Monthly Payment

Payments are made on a monthly basis. Each monthly payment will be equal to 60\% of your monthly base salary, up to a maximum monthly benefit amount of
$6,000. If your disability ceases before the end of the month, your benefit for the final month will be 1/30 of the monthly benefit times the number of days in the month you were disabled.

If you have been totally disabled for at least 12 months after your 180-day elimination period, your monthly benefits may also include cost-of-living adjustments as approved by the insuring company.

**Offsets**

If you are disabled, you may be eligible to receive income from other sources such as Social Security. If so, all such benefits will be combined with your LTD benefits to determine your total monthly benefit. Other sources of disability income may include:

- Primary and family Social Security
- Any government retirement system or group insurance plan
- Benefits under any state-mandated disability law

Your monthly LTD benefits will not be reduced by any cost of living increase to the payments you receive from other sources, as long as the increase occurs after your monthly LTD benefits begin.

Although your benefits may be reduced by the amount you are receiving from other sources, you are still guaranteed a minimum monthly benefit of $100 from the LTD Plan.

The following illustrates benefit duration periods under the plan:

<table>
<thead>
<tr>
<th>If your age at disability is:</th>
<th>The maximum benefit period is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 60</td>
<td>To age 65</td>
</tr>
<tr>
<td>60</td>
<td>60 months</td>
</tr>
<tr>
<td>61</td>
<td>48 months</td>
</tr>
<tr>
<td>62</td>
<td>42 months</td>
</tr>
<tr>
<td>63</td>
<td>36 months</td>
</tr>
<tr>
<td>64</td>
<td>30 months</td>
</tr>
<tr>
<td>65</td>
<td>24 months</td>
</tr>
<tr>
<td>66</td>
<td>21 months</td>
</tr>
<tr>
<td>67</td>
<td>18 months</td>
</tr>
<tr>
<td>68</td>
<td>15 months</td>
</tr>
<tr>
<td>69 and older</td>
<td>12 months</td>
</tr>
</tbody>
</table>

**Tax Considerations**

Under current tax laws, your disability benefits are considered taxable income to you in the year that they are received.

**Partial Disability Benefit**

You are eligible to receive partial disability benefits if for over 180 consecutive days you have been:

- totally disabled,
- partially disabled
- totally and partially disabled.

To receive this benefit:

- you must be able to perform one or more, but not all, of the duties of your or any other occupation on a full-time or part-time basis, or

**Benefit Duration**

The following illustrates benefit duration periods under the plan:
LONG TERM DISABILITY INSURANCE

- you must be able to perform all of the duties of your or any other occupation on a part-time basis, or
- you must be earning less than 80% of your pre-disability earnings.

Your monthly payment for a partial disability is determined by applying the percentage of time you’re at work to your monthly base salary. For example, if you’re at work 50% of the time you’re regularly scheduled to work, you’ll receive 50% of your monthly base salary.

Survivor Benefit

Your surviving spouse or eligible family members will receive a lump sum benefit if you die after enduring a disability that continued for more than 180 days and while receiving monthly LTD payments. The lump sum benefit will equal three times your last monthly benefit.

Retirement Plan Contribution

If you have qualified for LTD benefits, you will be eligible for a Retirement Plan contribution while you are disabled. The benefit equals 10% of the FICA taxable wage base and 15% of the excess of your basic monthly earnings. This benefit will be paid by Unum Life Insurance Company to TIAA-CREF for deposit into your account.

This benefit stops when you:

- are no longer totally disabled, or
- are no longer an eligible participant in the Pension Plan.

LIMITATIONS

Mental Illness

Benefits for a disability due to mental illness will generally be paid up to a maximum of 24 months. However, benefits may continue for a limited period of time if:

- you are confined in a hospital or institution at the end of the 24 month period, or
- you continue to be disabled after the 24-month period and become confined for at least 14 consecutive days.

Pre-existing Conditions

You will not receive benefits for a disability if:

- you receive treatment for a diagnosed illness or injury related to the disability three months before your first day of employment (a pre-existing condition), and
- you are totally or partially disabled in the 12-month period which begins on your first day of employment. However, if you have not been treated for any disability for six consecutive months during the 12-month period, you are eligible to receive benefits.

HOW TO OBTAIN BENEFITS

If you become disabled by an injury, illness or pregnancy, you should contact the Business Office as soon as possible (but no later than 90 days after the
LONG TERM DISABILITY INSURANCE

beginning of your disability), to file a claim for benefits. You should also contact your local Social Security office to apply for disability insurance benefits.

The Business Manager will provide claim forms and will assist in submitting your claim to:

Unum Life Insurance Company
Northeast Regional Benefits Office
100 Middle St., 4th Floor, Tower B
Portland, ME 04101
Fax: (207) 770-4893

To process your claim, the insurance company must receive written proof of disability within 90 days of its onset. The written proof must cover the date that the disability started, the cause of the disability and the degree of the disability.

Once the insurance company receives your application for benefits and supporting documentation, you will be paid the disability benefits to which you’re entitled. Monthly payments will begin one hundred and eighty (180) days after the start of your disability.

In addition, from time to time, you may be required to be examined by a physician at the insurance company’s expense. Proof of continued disability must be given to the insurance company within 30 days of its request.

If your claim is denied, the insurance company will provide you with a written denial immediately. It will contain documentation to support the denial.

Appealing a Denial

Unum Life Insurance Company is solely responsible for approving or denying claims. If you are denied a claim for benefits, you have a right to appeal. Please see the Administrative Information section of this handbook for details.

EXCLUSIONS

Disabilities that are not covered by the Plan include those that are the result of:

• an act of war (declared or undeclared),
• intentionally self-inflicted injury,
• your participation in a riot, or
• committing or attempting to commit a felony.

Please contact the Business Office to see how your coverage is affected during unpaid vacation, unpaid leaves of absences, sabbaticals or other absences from work.

RETURNING TO WORK

Recurrent Disability

If the cause of your original disability forces you to stop working after you have returned to work, you may be considered to have a recurrent disability. Your disability will be considered recurrent if:

• You return to work on a full-time or regular part-time basis after having qualified for LTD benefits and have worked less than six months.

To qualify, you must experience more than a 20% loss of pre-disability earnings. A recurrent disability is considered an
LONG TERM DISABILITY INSURANCE

extension of your original disability. Therefore, you would not be required to restart the qualification process.

WHEN YOUR COVERAGE ENDS

Your disability will continue until the earliest of the following events occur:

• you are no longer disabled,
• you become an ineligible employee,
• when your earnings exceed 85% of your pre-disability earnings,
• you reach the end of your maximum benefit period,
• you die, or
• the plan is discontinued.