

Woodmont Golf Country Club

Long Term Disability

<i>Benefit Description</i>		
	Lincoln	
<i>Monthly Benefit Percentage of Monthly Earnings</i>	60%	
<i>Maximum Monthly Benefit</i>	\$5,000	
<i>Minimum Monthly Benefit</i>	Greater of \$100 or 10%	
<i>Elimination Period</i>	180 Days	
<i>Duration of Benefits</i>	Later of Age 65 or SSNRA	
	Option 1	
Employee	LTD Rates	Monthly Cost
	0.47% of \$62,679	\$294.590
<i>TOTAL COST</i>		\$294.59