

Woodmont Golf Country Club
Long Term Disability

| <i>Benefit Description</i> | Option 1 | | Option 2 | |
|---|---|---------------------|---|---------------------|
| | The Hartford | | The Hartford | |
| <i>Monthly Benefit Percentage of Monthly Earnings</i> | 60% | | 60% | |
| <i>Maximum Monthly Benefit</i> | \$5,000 | | \$5,000 | |
| <i>Minimum Monthly Benefit</i> | Greater of \$100 or 10% | | Greater of \$100 or 10% | |
| <i>Elimination Period</i> | 90 Days | | 180 Days | |
| <i>Duration of Benefits</i> | ADEA 1 with Social Security Normal Retirement Age | | ADEA 1 with Social Security Normal Retirement Age | |
| | Option 1 | | Proposed Rates | |
| Employee | LTD Rates | Monthly Cost | LTD Rates | Monthly Cost |
| | \$0.404 per \$100 of Covered Salary | \$319.150 | \$0.353 per \$100 of Covered Salary | \$278.87 |
| TOTAL COST | | \$319.15 | | \$278.87 |