

**Woodmont Golf Country Club**  
**Long Term Disability**

<i>Benefit Description</i>	<b>Option 1</b>		<b>Option 2</b>	
	<b>Lincoln</b>		<b>The Harford</b>	
<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>	180 Days		180 Days	
<i>Duration of Benefits</i>	Later of Age 65 or SSNRA		ADEA 1 with Social Security Normal Retirement age	
	<b>Option 1</b>		<b>Proposed Rates</b>	
<b>Employee</b>	<b>LTD Rates</b>	<b>Monthly Cost</b>	<b>LTD Rates</b>	<b>Monthly Cost</b>
	0.47% of \$62,679	\$294.590	\$0.432 per \$100 of Covered Salary	\$374.14
<b>TOTAL COST</b>		<b>\$294.59</b>		<b>\$374.14</b>