GROUP LONG-TERM DISABILITY CERTIFICATE SUMMARY

This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on May 2, 2013.

POLICY INFORMATION

Policyholder: Christian Brothers University
Policy Effective Date: May 1, 2013
Policy Anniversary: May 1
Policy Number: GLTD-APED
Group Number: G000APED
Classification: All Eligible Employees
Minimum Work Hours Required: 30 hours per week
Eligibility Present Waiting Period: None
Eligibility Future Waiting Period: None
Elimination Period:
   a) 90 calendar days; or
   b) the date Your short-term Disability ends.

BENEFITS

Monthly Benefit Percentage: 60%
Maximum Monthly Benefit: $5,000
Minimum Monthly Benefit: $50

Age at Disability

Maximum Benefit Period

61 or less.................................................
   to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;
   Your SSNRA, or 3 years and 6 months, whichever is longer;
   Your SSNRA, or 2 years and 6 months, whichever is longer;
   2 years;

62.......................................................
   1 year and 9 months;

63.....................................................
   1 year and 6 months;

64.....................................................
   1 year and 3 months;

65.....................................................
   1 year.

66.....................................................
67.....................................................
68.....................................................
69 or older...........................................

Own Occupation Definition: 2 years
Survivor Benefit: 3 months
Vocational Rehabilitation Benefit: 5%
LIMITATIONS/EXCLUSIONS

Alcohol/Drug Abuse/Substance Abuse Limitation: 24 months
Mental Disorder Limitation: 24 months
Self-Reported Symptoms Limitation: 24 months
Pre-existing Condition Exclusion: 3/12