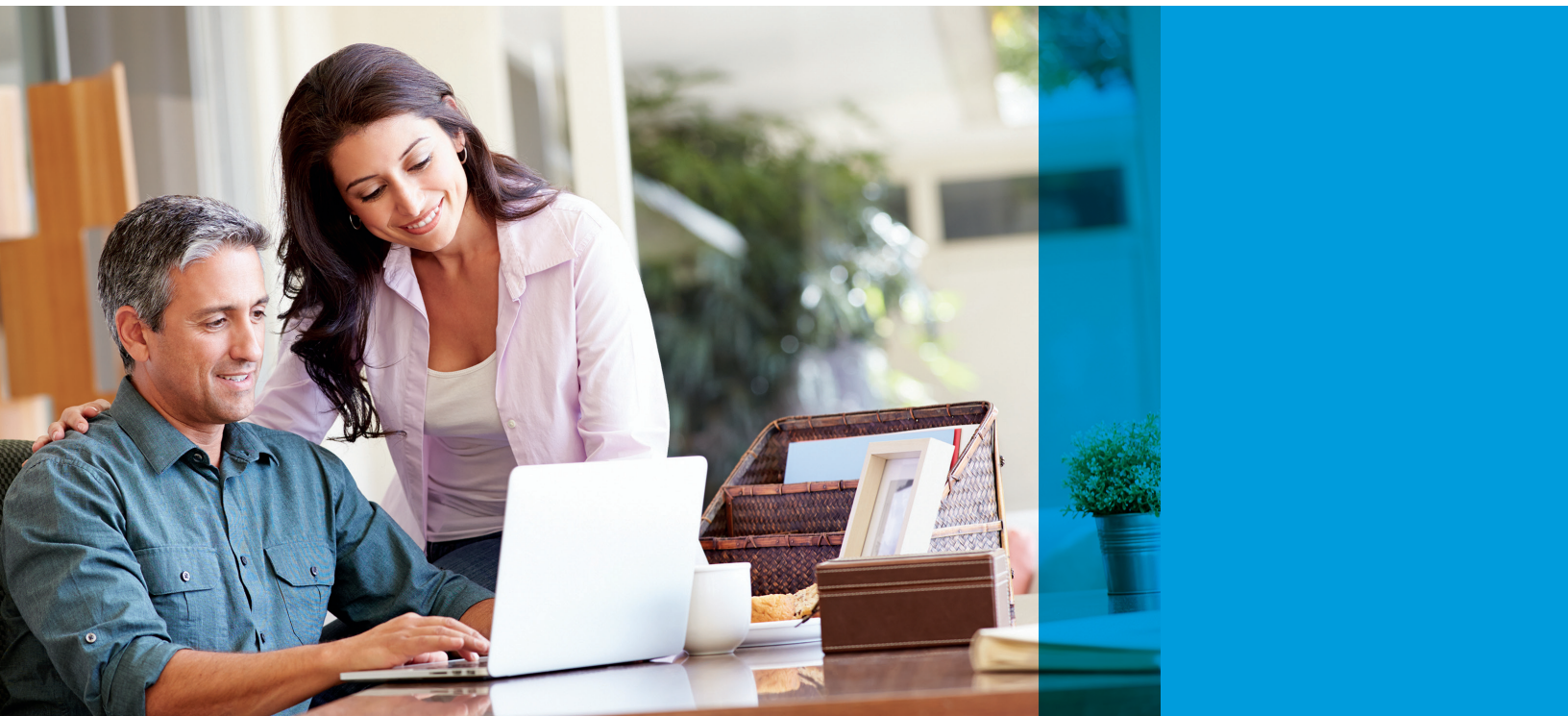


FSP Group Insurance Benefits offered by Ryan Insurance Strategy Consultants



Long Term Disability Insurance: For members and their employees

Help protect your single most significant asset, your ability to earn a living! Help provide financial security for your family and help safeguard your dreams for the future in the event of a covered disabling sickness or injury.

- Benefits are paid directly to you, to replace your lost income. Use however you choose.
- Own occupation definition of disability for the entire benefit period.

Plan features

- Competitive group rates through your FSP Association membership.
- Severe Conditions Benefit included. Examples include cancer, heart attack and stroke.
- If disabled and not working, trailers such as AUM fees and renewable commissions do not reduce your disability benefits. (Most employer group LTD plans may reduce your benefits by these sources.)
- Elimination period is the greater of your STD benefits or 90 days.
- No participation requirement. Compare to your group employer plan.
- Monthly benefit of 60% of your pre-disability earnings. 70% of your pre-disability earnings after 24 months of LTD payments, up to the maximum shown, below:

Maximum Monthly Benefit

	First 24 Months of LTD Benefit Payments	After 24 Months of LTD Benefit Payments
Plan A	\$6,000	\$11,000
Plan B	\$12,000	\$17,000

Who is eligible?

All members and employees who are actively at work 20+ hours per week and under the age of 65 at the time of enrollment.¹ If previously declined by Standard Insurance or MetLife for medical underwriting, your application will be subject to medical underwriting and require the approval of MetLife before your coverage becomes effective.

New Members: You can enroll in the LTD with no medical underwriting, during your eligibility period. **Your eligibility period is within the first 60 days from your membership date.** The pre-existing limitation will apply during your first 24 months of coverage.

Existing Members: For members beyond their 60-day eligibility period, you can enroll at any time subject to medical underwriting. You can also enroll during any approved national open enrollment period. If previously declined for medical underwriting by MetLife or Standard insurance company, you will need to complete medical underwriting and be approved by MetLife.

New Employees: You can enroll in the LTD with no medical underwriting, during your eligibility period. **Your eligibility period is within the first 60 days from your date of hire or the date your employer becomes a member of FSP, whichever is later.** The pre-existing limitation will apply during your first 24 months of coverage.

Existing Employees: For employees beyond their 60-day eligibility period, you can enroll at any time subject to medical underwriting. You can also enroll during any approved national open enrollment period. If previously declined for medical underwriting by MetLife or Standard insurance company, you will need to complete medical underwriting and be approved by MetLife.

Visit: www.FSPDI.com for product information, benefit summaries, premium and benefit calculator, and applications.

Email: Clay_Kretsinger@ryan-insurance.net with questions.

1. You must be an active member of FSP or an employee of an active member to qualify for this plan.

Business Overhead Expense Insurance: For members²

Summary of plan benefits

If you become disabled and unable to work at your own occupation, Business Overhead Expense Insurance can keep the business up and running until you return to work. Business Overhead Expense Insurance can provide financial protection for the business you have worked so hard to build.

- Competitive group rates!
- Monthly benefit ranges from \$500 to \$20,000 per month. You pick the level of insurance you need.
- Two Benefit Durations are available: 12 months or 24 months.
- Benefits start after 30-day elimination period.
- Own Occupation definition of disability.
- Waiver of Premium benefit included.

Examples of covered expenses are:

- Rent, electricity, heat, gas, telephone, and water;
- Employees' salaries and payments for group insurance and pension plans;
- Monthly pro-rata portion of annual contributions for professional membership fees and dues that you incur as part of your profession;
- Accountants' services;
- Mortgage interest and principal on debt owed for business premises owned and used by you in your profession;
- Interest and principal on debt owed incurred for business equipment used in your office;
- Tax payments for real and personal property used in your business; and
- Rental of business equipment (except automobiles, aircraft and other motor vehicles).

Who is eligible?

Members of FSP under age 65 can enroll who are actively at work on a full-time basis for at least 20 hours per week.

How long can my coverage continue?

Coverage is renewable as long as you pay your premium when due, remain a member, have not reached age 80, remain in an eligible class, the insurance continues for your class, the participating association continues to participate in the trust and the policy remains in force. Please see the certificate of insurance for details.

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2. You must be an active member of FSP to qualify for this plan.

Short Term Disability Insurance: For members and their employees

Protection for your paycheck! Your most valuable asset is your ability to earn an income. Short-term Disability insurance pays a weekly benefit to help you keep your finances on track when you're out of work because of a covered disability.

- May help replace 70% of your Pre-disability earnings up to \$2,500 per week.³
- Choose the Elimination Period that is right for you: Plan A – 7 days; Plan B – 29 days.
- Benefits paid directly to you, to replace your lost income. Use however you choose.
- Benefits payable up to 90 days.
- Own occupation definition of disability.

Who is eligible?

All members and employees who are actively at work 20+ hours per week and under the age of 65 at the time of enrollment.⁴ If previously declined by Standard Insurance or MetLife for medical underwriting, your application will be subject to medical underwriting and require the approval of MetLife before your coverage becomes effective.

New Members: You can enroll in the STD with no medical underwriting, during your eligibility period. **Your eligibility period is within the first 60 days from your membership date.** The pre-existing limitation will apply during the first 24 months of coverage.

Existing Members: For members who are beyond their 60-day eligibility period, you can enroll at any time subject to medical underwriting. You can also enroll during any approved national open enrollment period. If previously declined for medical underwriting by MetLife or Standard insurance company, you will need to complete medical underwriting and be approved by MetLife.

New Employees: You can enroll in the STD with no medical underwriting, during your eligibility period. **Your eligibility period is within the first 60 days from your date of hire or the date your employer becomes a member of FSP, whichever is later.** The pre-existing limitation will apply during the first 24 months of coverage.

Existing Employees: For employees beyond their 60-day eligibility period, you can enroll at any time subject to medical underwriting. You can also enroll during any approved national open enrollment period. If previously declined for medical underwriting by MetLife or Standard insurance company, you will need to complete medical underwriting and be approved by MetLife.

How is Disability defined under this plan?

This plan pays benefits if you are disabled due to a sickness or as a direct result of accidental injury and are unable to perform each of the material duties of your own occupation, unable to earn more than 80% of pre-disability earnings at your own occupation, and are receiving appropriate care and treatment.

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3. **Special Considerations:** If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits"), you should carefully consider whether to enroll for this coverage. In California, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Connecticut starting 1/1/22, Oregon starting 1/1/23, and Colorado starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

4. You must be an active member of FSP or an employee of an active member to qualify for this plan.

Life and Accidental Death & Dismemberment Insurance: For members and their employees⁵

A cost-effective solution to your life insurance needs... term life insurance can be an economical way to protect your financial responsibilities during a specific period in your life. Take advantage of group rates from industry leader Metropolitan Life Insurance Company.

- Apply for the level of protection you need — from \$20,000 to \$500,000 in increments of \$10,000.
- Rates are applied in 5-year age bands and adjust only when you enter a new age band.
- Coverage is available for eligible dependents
- Accidental Death and Dismemberment Benefit and Waiver of Premium Benefit included in the standard rates — there's no extra charge!
- Premiums are drafted each month from your checking account on or around the 9th of each month.

Who is eligible?

- All eligible members and their employees working at least 20 hours per week, under the age of 65 at the time of application.
- Unmarried, dependent children between the ages of 15 days and 26 years.
- The member must be insured in order to cover dependents.

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Email: Clay_Kretsinger@ryan-insurance.net with questions.

Coverage amounts

Members and Employee of Members	Under age 65	\$20,000 up to \$500,000, in \$10,000 increments
Spouse/ Domestic Partner	Under age 65	\$5,000 up to \$250,000, in \$5,000 increments
Dependent Children	15 days to 26 years	\$2,000 up to \$10,000, in \$2,000 increments

- Medical underwriting is required on all elected amounts.
- Coverage reduces in value beginning at age 65. The amount of coverage is reduced by 35% at age 65, 50% at age 70, and 65% at age 75. Rates stay the same.

Benefits

- Accelerated Benefits Option (ABO)⁶. If you, or your spouse, has been diagnosed with a terminal condition that results in an expected life span of 12 months or less, the Accelerated Benefits Option will pay up to 80% of the Insured's term life amount. Upon death of the insured, the amount of insurance then payable will be reduced by the amount paid under the Accelerated Benefits Option.
- Waiver of Premium Benefit. If you become disabled while insured and before age 60, and the disability last for at least six months, your coverage will continue with no premium due. Your coverage is continued to age 65 as long as you are disabled. The plan premiums will be waived as long as you are disabled.
- Will preparation⁷ and MetLife Estate Resolution Services⁷: automatically included with your coverage.
- Funeral Discounts and Planning Services⁸ available to you at no additional cost.

5. AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting your plan administrator.

6. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

7. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

8. Funeral Planning Assistance are provided through an agreement with LifeWorks US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

Dental Insurance: For members and their employees No underwriting required

The FSP group dental plan is provided by MetLife (Metropolitan Life Insurance Company) — a leading global provider of dental insurance. Get the protection you need in maintaining your oral and overall health while making it easier and more affordable to see your dentist regularly. Take advantage of competitive group rates offered through your association membership. Features of the plans:

- Two national Dental PPO plans available to you (Low Plan and High Plan). Pick the plan that is right for you.
- DHMO plan⁹ available to those in New York, Texas, Florida, and California.
- Coverage is effective on the first of the month following enrollment.
- All preventive care — periodic exams and cleanings — is covered immediately up to 100% with no waiting period and no deductible up to the plan maximums. Basic Restorative care is also covered with no waiting period. Major Restorative and Orthodontia are covered after a twelve-month waiting period.
- One of the largest dental PPO networks, PDP Plus Network (MetLife's Preferred Dentist Program).¹⁰

Coverage Details

Eligibility

All active members of the FSP association and their employees, working 20 hours per week.

Calendar Year Deductible

Low PPO Plan: There is a \$50 per person deductible (\$150 family maximum), which is waived for preventive and diagnostic treatment. The deductible is applied against insurance-covered expenses, not billed charges.

High PPO Plan: There is a \$25 person deductible (\$75 family maximum), which is waived for preventive and diagnostic treatment. The deductible is applied against insurance-covered expenses, not billed charges.

Managed Dental Plan Option: Only available to those members who reside in: Texas, New York, Florida and California.

Dependent Child Definition: A Child is covered up to age 26. A student is covered up to age 26.

Maximum Benefits

Low Plan: The insured member and covered dependents are entitled to receive up to \$1,500 each in payments in any calendar year for dental procedures performed.

High Plan: The insured member and covered dependents are entitled to receive up to \$2,000 each in payments in any calendar year for dental procedures performed.

Orthodontia

Available only with the High Plan. Children only. Children are covered for orthodontia to age 19. The Lifetime Maximum Benefit for Orthodontia is \$1,500.

Participating Dentists

As part of the **PDP Plus network**, insured members have the freedom to choose from a list of participating dentists and specialists for the MetLife Preferred Dentist Program, a Dental PPO plan. Insured members can visit any licensed dentist or specialist; however, your out-of-pocket costs are usually lower when you go to a participating dentist.

Cancellation of coverage — Lifetime lockout to re-enroll

There is a lifetime lockout for those who cancel coverage and wish to re-enroll later.

Visit: www.FSPDI.com for product information, benefit summaries, premium and benefit calculator, and applications.

Email: Clay_Kretsinger@ryan-insurance.net with questions.

9. Dental Managed Care plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc. a California corporation, in CA; SafeGuard Health Plans, Inc. a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.

10. Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.

Vision Insurance: For members and their employees No underwriting required

The FSP group vision plan is provided by MetLife (Metropolitan Life Insurance Company) — a leading global provider of vision insurance. Good vision is essential in all types of occupations, and you are more likely to get preventive eye exams when you have vision insurance. Regular eye exams help to identify and treat health issues early on.*

- Nationwide network of providers. Visit <https://www.metlife.com/insurance/vision-insurance/> to find a provider.
- Coverage is effective on the first of the month following enrollment.
- Value added feature: 20% off the cost for additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements.

*Heiting, OD, Gary, Eye Exams: 5 Reasons Why They Are Important, <http://www.allaboutvision.com/eye-exam/importance.htm>, October 2021

Cancellation of coverage — Lifetime lockout to re-enroll

There is a lifetime lockout for those who cancel coverage and wish to re-enroll later.

Important: If you or your family members are covered by more than one health care plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family.

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MetLife Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact your plan administrator for costs and complete details.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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