

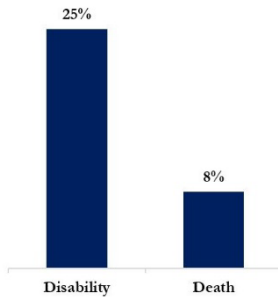
Womble Bond Dickinson Individual Disability Insurance (IDI) Benefit

Frequently Asked Questions

Q. What exactly is an Individual Disability Insurance benefit? Why would I want it?

A. Disability insurance is designed to replace your earnings if you are unable to work because of an illness or an accident. Statistics indicate that long-term disability (defined as an accident or sickness that causes an employee to be out of work for more than six months) is a fundamental financial risk.

Likelihood of Becoming Disabled vs. Dying Before Normal Retirement Age



Source: Social Security Administration, Actuarial Note Number 2021.6, November 2021

Many remain unaware of the probability of disability compared to other insurable risks. People routinely acquire insurance coverage to protect against the risk of premature death or property damage. However, a long-term disability is far more likely to occur than premature death and the consequences can be financially disastrous.

Q. When do my benefit payments begin?

A. Benefits are paid to you on a monthly basis after 180 days of an approved disability.

Q. What should I consider in determining how much, if any, Individual Disability Insurance I should have?

A. You should consider your sources of income from employment, your savings and other investments. Next, estimate how much you and your family would need to maintain your standard of living. In addition, you should consider how much additional annual savings you would need to generate in order to cover education expenses and retirement income.

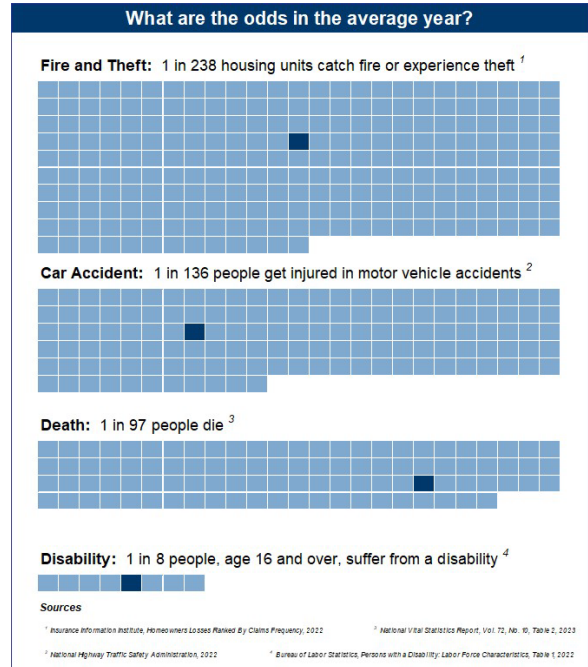
Q. How does the cost of this Individual Disability plan compare to other plans?

A. You are not likely to find comparable coverage at the rates offered here. Womble Bond Dickinson has negotiated a **25% discount** from Unum.

Q. How long do my benefits last?

A. Benefits are payable up to age of 67 (or longer if disability occurs after age 64).

Age When Disability Begins	Maximum Benefit Period
≤ 60 - 63	To Age 67
64	36 Months
65 - 74	24 Months
≥ 75	12 Months



Q. Can the insurance company change the premium rates or the contractual features?

A. No. Your **premiums are guaranteed** to the later of age 67 or five years as long as premiums are paid in a timely fashion. Once your Individual Disability Insurance policy is issued and premiums are paid in a timely fashion, the contractual **provisions will not be changed**.

Q. What about taxes?

A. The basic Internal Revenue Service rule is simple: If you pay the premiums with after-tax dollars, any benefits you receive will be income tax-free. If your company pays the premiums, any benefits you receive will be income taxable.

Q. Can the insurance company turn me down for the policy based on my medical history?

A. As long as you have been continuously at work full-time without restrictions or limitations for the past 90 days, and not homebound or hospitalized in that period of time, and you sign up for the benefit by the enrollment deadline, your policy will be issued regardless of your health status.

Q. Is this policy fully portable?

A. Yes. The coverage does not end should you leave Womble Bond Dickinson. As long as you continue paying premiums directly to Unum, your coverage will continue, uninterrupted, even if you leave Womble Bond Dickinson.