

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

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 December 23, 2013.

POLICY INFORMATION

Policyholder:	Roanoke College
Policy Effective Date:	January 1, 2014
Policy Anniversary:	January 1
Policy Number:	GLTD-ARHA
Group Number:	G000ARHA
Classification:	All Eligible Employees
Minimum Work Hours Required:	20 hours per week
Eligibility Present Waiting Period:	1 year
Eligibility Future Waiting Period:	1 year
Elimination Period:	The later of: a) 180 calendar days; or b) the date Your short-term Disability ends.

BENEFITS

Monthly Benefit Percentage:	60%																				
Maximum Monthly Benefit:	\$10,000																				
Minimum Monthly Benefit:	\$100/10%																				
Maximum Benefit Period:	<table><thead><tr><th>Age at Disability</th><th>Maximum Benefit Period</th></tr></thead><tbody><tr><td>61 or less</td><td>to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;</td></tr><tr><td>62</td><td>Your SSNRA, or 3 years and 6 months, whichever is longer;</td></tr><tr><td>63</td><td>Your SSNRA, or 3 years, whichever is longer;</td></tr><tr><td>64</td><td>Your SSNRA, or 2 years and 6 months, whichever is longer;</td></tr><tr><td>65</td><td>2 years;</td></tr><tr><td>66</td><td>1 year and 9 months;</td></tr><tr><td>67</td><td>1 year and 6 months;</td></tr><tr><td>68</td><td>1 year and 3 months;</td></tr><tr><td>69 or older</td><td>1 year.</td></tr></tbody></table>	Age at Disability	Maximum Benefit Period	61 or less	to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;	62	Your SSNRA, or 3 years and 6 months, whichever is longer;	63	Your SSNRA, or 3 years, whichever is longer;	64	Your SSNRA, or 2 years and 6 months, whichever is longer;	65	2 years;	66	1 year and 9 months;	67	1 year and 6 months;	68	1 year and 3 months;	69 or older	1 year.
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Own Occupation Definition:	2 years																				
Retirement Income Protection:	15% not to exceed \$7,000																				
Survivor Benefit:	3 months																				

Vocational Rehabilitation Benefit: 5%

LIMITATIONS/EXCLUSIONS

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