Group Life Insurance

Basic Life and Accidental Death & Dismemberment

SUMMARY OF BENEFITS

Sponsored By: Independent School District No. 1, Tulsa County
Effective Date: January 1, 2022
Policy Number: 01-017590-00

The information in this summary may be replaced by any subsequently issued summary or policy amendment.

Eligibility

All Active Full Time Employees working a minimum of 20 hours per week.

Employee Life and AD&D Benefit

<table>
<thead>
<tr>
<th>Amount</th>
<th>1.5 x Earnings (Base Salary), rounded to the next higher $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Amount</td>
<td>$20,000</td>
</tr>
<tr>
<td>Maximum Amount</td>
<td>$500,000</td>
</tr>
</tbody>
</table>

Benefit Reduction Employee

Original Benefit Amount Reduced To:
65% at age 65; 45% at age 70; 30% at age 75; 20% at age 80

Additional Benefit Details

Accelerated Death Benefit* If an employee has been diagnosed as terminally ill, Symetra Life Insurance Company may pay a portion of the death benefit in advance to the employee. Please refer to your employee certificate for additional information.

Conversion* A conversion benefit is available that allows you to convert your group coverage to an individual policy if certain conditions apply. Please refer to your employee certificate for additional information.

Portability* This coverage may be continued at group rates upon termination of employment. Certain restrictions apply. Please refer to your employee certificate for additional information.

Waiver of Premium* With proof of disability, Symetra Life Insurance Company will waive Life Insurance premiums for a employee that becomes disabled. Certain restrictions apply. Please refer to your employee certificate for additional information.

AD&D Riders Includes Seat Belt, Airbag, Repatriation, Child Education, Day Care, Rehabilitation, Spouse Education, Adaptive Home and Vehicle, Critical Burn, Therapeutic Counseling, Felonious Assault and Coma benefits. Please refer to your employee certificate for additional information.

*Life Only
This summary provides only a brief description of the Life Insurance coverage insured by Symetra Life Insurance Company under the LGC-13000 8/06 series Group Life Insurance policy. For a complete description, including all definitions, exclusions, limitations, and reductions in coverage, as well as information on termination of benefits, please contact your benefit administrator or refer to the Group Insurance Certificate you will receive when you become insured. Coverage will be offered under Group Policy number 01-017590-00. All benefits are subject to the terms and conditions of the Group Policy. If there is a difference between the information in this summary and the information contained in the Group Insurance Certificate, the terms of the Group Insurance Certificate will prevail. The terms of coverage may change over time; always refer to your current Group Insurance Certificate for information regarding your insurance benefits.

Insured by Symetra Life Insurance Company

Symetra® is a registered service mark of Symetra Life Insurance Company.