

---

## Group Life Insurance

## Basic Life and Accidental Death & Dismemberment

---

### SUMMARY OF BENEFITS

---

**Sponsored By:** Woods Services, Inc.  
**Effective Date:** August 1, 2026  
**Policy Number:** 01-020664-00

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

| Employee | Life Benefit |
|----------|--------------|
|----------|--------------|

|                  |          |
|------------------|----------|
| Amount           | \$50,000 |
| Maximum Amount   | \$50,000 |
| Guaranteed Issue | \$50,000 |

| Employee | AD&D Benefit |
|----------|--------------|
|----------|--------------|

|                |          |
|----------------|----------|
| Amount         | \$50,000 |
| Maximum Amount | \$50,000 |

| Benefit Reduction | Employee |
|-------------------|----------|
|-------------------|----------|

|                   |               |
|-------------------|---------------|
| Original Benefit  | 65% at age 65 |
| Amount Reduced To | 50% at age 70 |

| Eligibility |
|-------------|
|-------------|

All Eligible Brian's House Employees Who Elect the Flat \$50,000 Benefit Option.

## 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 period of time for an employee that becomes disabled prior to a certain qualifying age. Certain restrictions, such as an elimination period, apply. Please refer to your employee certificate for additional information. |
| AD&D Riders               | Includes Seat Belt, Airbag, Repatriation, Child Education, Therapeutic Counseling and Coma benefits. Please refer to your employee certificate for additional information.                                                                                                                                                  |

## Value Added Services

|                           |                                                                                                                                                                                                                                                                                                                   |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Beneficiary Assistance    | Support services for beneficiaries who have experienced a loss. Beneficiary Assistance can offer some relief and provide compassionate guidance to help with paperwork, notifications, and the time-consuming details of managing a loved one's final affairs.                                                    |
| Travel Assistance         | Pre-trip planning information and assistance, medical assistance and transport services, and emergency travel services and other assistance due to covered medical issues and emergencies that may occur when the insured or eligible dependent is on a trip 100 miles or more from home lasting 90 days or less. |
| Identity Theft Assistance | Identity theft assistance offers insureds and eligible dependents peace of mind by providing step-by-step coaching, fraud assistance, and document replacement to help resolve identity theft.                                                                                                                    |
| Estate Planning           | Provides a simple, secure, and affordable online tool that allows insureds to decide what documents they need, from a last will and testament, living will, healthcare power of attorney, financial power of attorney, and/or final arrangements, for, at most, a minor additional fee.                           |



### Contact Information for Claims

Phone: 1-877-377-6773  
Fax: 1-877-737-3650

Symetra Life Insurance Company  
Life and Absence Management Center  
P.O. Box 1230  
Enfield, CT 06083-1230

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 01-020664-00. 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