Short Term Disability Income Insurance Explore Your Benefits & Costs



Group Name: Ryan Specialty, LLC Group Number: 717240 Class: Full-Time Employees NJ

Life doesn't stop when you're unable to work. If a maternity leave, planned surgery, or unexpected illness or injury affect your income, Short Term Disability Income Insurance can help. This document includes cost and coverage information about Short Term Disability Income Insurance. As you explore, keep in mind:



More than half (60%) of US households have less than \$6,275 in liquid cash. That's what it would take for a family of four to replace income at the poverty level for three months.¹ Help keep a portion of your income protected with the Short Term Disability Income Insurance that's available to you through your employer.

¹ "The State of Disability Coverage in America," Council for Disability Awareness, 2019.

ReliaStar Life Insurance Company. a member of the Voya[®] family of companies

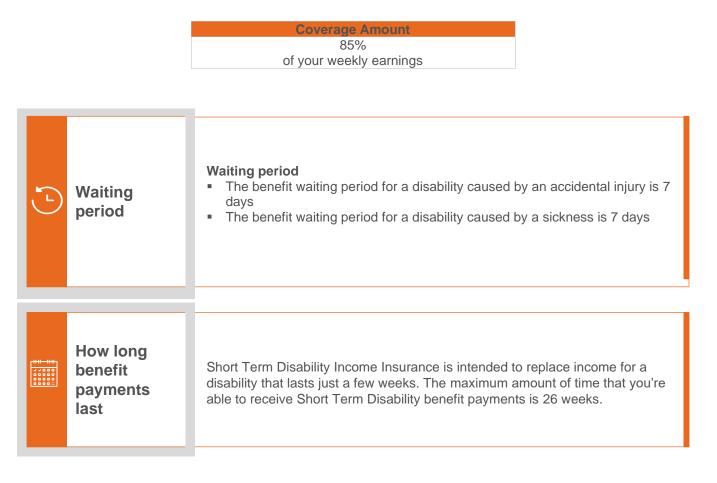


PLAN I INVEST I PROTECT

Get basic coverage at no cost

Your employer is providing basic Short Term Disability Income Insurance to you at no cost to you. This means that if a disabling illness or injury prevents you from working, you'll still be able to replace a portion of your income.

When you become disabled, you must complete a waiting period before benefits are payable (learn more in the "Before benefit payments begin" section below). When they do begin, here's how much you'll receive:



This is a summary of benefits only. A complete description of coverage will be provided in the plan documents. ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies, provides only administrative services for self-funded short term disability income plans.

GRP-STD

1310020 Acct #717240 Date Prepared: 09/12/2022 212687-09012020



PLAN I INVEST I PROTECT