

**ARCHDIOCESE OF LOUISVILLE
LIFE PLAN DESIGN
GL XXXXX**

PLAN DESIGN FEATURE	BENEFIT PROVISIONS
Legal Name	Roman Catholic Bishop of Louisville, a corporation sole, its parishes, agencies or participating related Catholic agencies
Situs State	Kentucky
Employer FEIN	61-0447247
Contributions	100% Employer Paid
Participation	100% 2,998 employees
Eligibility	Class 1: Active employees working 20 hours or more per week.
Service Waiting Period	1 st of the month following date of hire
Benefit Schedule	Class1: 1.5 x BAE rounded to the next higher \$1,000
Benefit Maximum	\$50,000
Earnings Definition	Standard and hourly with commissions averaged for prior year
Definition of Disability for Waiver of premium	Inability to work in any work for which he/she is suited by education, training, or experience.
Guarantee Issue	\$50,000
Reduction Formula	Class 1: 65% at age 70, 50% at age 75, terminates at retirement
Waiver of Premium	Yes – Disabilities that commence before age 60 and last at least 6 mos
Accelerated Death Benefit/Living Benefit Rider	75% to \$500,000
AD&D Coverage	Not included
Travel Assistance	Yes
Portability	Yes
Conversion	Included
Rates	Life \$0.15 per \$1,000
Rate Guarantee	36 months through 1/1/2014

Note: Non-erisa plan