SYMETRA
RETIREMENT | BENEFITS | LIFE

Group Life Insurance

Basic Life and Accidental Death & Dismemberment

SUMMARY OF BENEFITS — Class 1

Sponsored By: **Woods Services, Inc.**
Effective Date: **July 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	2.00 x Earnings
Maximum Amount	$650,000 (Round to the next higher $1,000)

Employee	**AD&D Benefit**
Amount	2.00 x Earnings
Maximum Amount	$650,000 (Round to the next higher $1,000)

Benefit Reduction	**Employee**
Original Benefit	65% at age 65
Amount Reduced To	50% at age 70

Eligibility	
	All Eligible Woods Services, Inc. and Woods Community Services LLC Managers working a minimum of 30 hours per week.

Additional Benefit Details	
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.

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AD&D Riders	Includes Seat Belt, Airbag, Repatriation, Child Education and Therapeutic Counseling 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.

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