

Short-Term Disability Plan*



Protects your income when you can't work.

If you're unable to work because of a covered disability, a Short-Term Disability plan replaces a portion of your income until you can return to work.

Provides you with a weekly check.

After your claim is approved, you will receive a check for your benefits that helps you pay everyday expenses like your mortgage or rent, childcare and groceries.

Commonly covered disabilities

- ☑ Pregnancy
- ☑ Injuries
- ☑ Joint disorders
- ☑ Back disorders
- ☑ Digestive disorders

Core Benefits

Weekly benefit after your claim is approved	You will receive a check for your benefits on a weekly basis. It will cover 60% of your Total Weekly Earnings up to \$3,000 each week.
When benefits begin	Benefits begin as soon as 8 days from the date you are unable to work due to an injury or illness.
Benefits may be paid for	Up to 12 weeks, as long as you are still unable to work due to a covered disability.
Additional plan information	This plan provides a benefit for a disability due to illness (including pregnancy) or injury that is not work-related.

SHORT-TERM DISABILITY FAST FACTS

Just over 1 in 4

of today's 20-year-olds will become disabled before they retire.¹

22% of U.S. adults

have no emergency savings at all.²

RM Advisory LLC
All Eligible Employees

Frequently asked questions

How do I qualify for benefits?

You'll start receiving disability payments if you satisfy the Elimination Period (see "When benefits begin" in the table). Generally, disability is defined as your inability to perform some or all of your job duties due to your injury, illness or pregnancy and may require that you have also had a certain percentage of earnings loss due to your disability.

Can I work while I'm disabled?

Your plan is designed to encourage and support your return to work. If you are able to work part-time, you may receive your benefit while working.

Will income from other sources affect my benefit?

Your benefit may be reduced by Social Security benefits; disability benefits from retirement, government plans or state disability benefits required by law; state paid family and medical leaves, other group disability plans; no-fault benefits, salary continuance or sick leave; and return-to-work earnings. For more information or to determine if this plan is appropriate for you, contact your Benefits Administrator.

Contact your Benefits Administrator for more details regarding your plan.

*For information, call your Benefits Administrator at RM Advisory LLC or Sun Life at (800) 247-6875. The plan is a self-funded welfare benefit plan ("Plan") providing short term disability benefits ("STD") to eligible participants under the terms and conditions of the Plan. The Plan is administered by RM Advisory LLC. In all states, except New York, Sun Life Assurance Company of Canada ("Sun Life") provides certain non-fiduciary claim processing services for self-funded disability plans. In New York, Sun Life and Health Insurance Company (U.S.) provides certain non-fiduciary claim processing services for self-funded disability plans. The Plan is not insured by Sun Life and Sun Life has not issued any insurance policy that would fund benefits under the Plan nor is Sun Life responsible for the payment of any benefits under the Plan. All benefits are funded by RM Advisory LLC. The description of Eligible Classes in the Benefit Highlights will help you determine what benefits apply to you.

1. "You, disabled? What are your chances?" Council for Disability Awareness, 2023.

2. "Bankrate's 2023 annual emergency savings report." Bankrate.com, June 2023.

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