Luxfer Companies Summary of Benefits

Summary of Benefits
Basic Life and AD&D Insurance
Supplemental Life and AD&D Insurance



Effective Date	January 1, 2024					
Eligibility	All full-time Divisional Managing Directors working a minimum of 30 hours per week.					
Lingitimity	3 X Annual Earnings Rounded to the Next higher \$1,000, to a maximum of \$1,000,000					
Non-Contributory Basic Employee Life and AD&D Benefit	5 A Almair Lamings Founded to the Next rights \$1,000, to a maximum of \$1,000,000					
	Guarantee Issue Limit: \$500,000					
Voluntary Basic Dependent Life Benefit	Spouse Basic Life Insurance \$2,000 and Child(ren) Basic Life Insurance \$2,000.					
	Increments of \$10,000, to a maximum of \$500,000, not to exceed 7 times Annual Earnings.					
Employee Supplemental Life and AD&D Benefit						
	Guarantee Issue Limit: \$300,000, not to exceed 3 times Annual Earnings					
	If you elect Supplemental Life and AD&D Insurance for yourself, you may choose to purchase Spouse Supplemental Life and AD&D Insurance:					
Spouse Supplemental Life and AD&D	Increments of \$5,000, to a maximum of \$250,000 not to exceed 50.0% of Employee amount.					
	Guarantee Issue Limit: \$30,000					
	You may not elect coverage for your Spouse if they are already covered as an Employee under this policy.					
	If you elect Supplemental Life and AD&D Insurance for yourself, you may choose to purchase Child(ren)* Supplemental Life and AD&D Insurance:					
Child(ren) Supplemental Life and AD&D	Increments of \$2,500, to a maximum of \$10,000 not to exceed 50.0% of Employee amount for each child.					
	Guarantee Issue Limit: \$10,000					
	Please see the certificate of coverage for the complete Benefit Schedule.					
Additional Benefits	reade dec die dertinate droverage for the complete Belleth Confedere.					
Waiver of Premium	If you become totally disabled your life insurance premium may be waived. See the certificate of coverage for details					
Accelerated Death Benefit	If you are diagnosed as terminally ill you may receive payment of a portion of your Life Insurance. The remaining amount of your Life Insurance would be paid to your beneficiary when you die.					
Conversion	Included. Please see the certificate of coverage for provision details.					
Portability	Included. Please see the certificate of coverage for provision details.					
Tortability	included. I leade see the continuate of severage for provision details.					
	Initial benefit age reduction is the percent of the face amount, any subsequent benefit age reductions are the					
Benefit Reductions	Initial benefit age reduction is the percent of the face amount, any subsequent benefit age reductions are the percent of the original amounts.					
Benefit Reductions Basic EE Life and AD&D						
	percent of the original amounts. 67% at age 65, 55% at age 70 Coverage terminates at employee's retirement					
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Important Details

This Summary of Benefits sheet is an overview of the Life Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Summary of Benefits sheet and the insurance policy, the terms of the insurance policy apply.

Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

You must be Actively at Work with your employer on the day your coverage takes effect.

This coverage, like most group benefit insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the insurance coverage that you have elected may not be in effect.

Annual Earnings are defined in UnitedHealthcare's contract with your employer.

Supplemental Life Insurance can be purchased without Supplemental AD&D Insurance, however you cannot purchase Supplemental AD&D Insurance without Supplemental Life Insurance. If you do elect Supplemental AD&D Insurance, the amount elected must not exceed the amount of Supplemental Life elected and approved.

This applies to you, your Spouse and your Dependent Child(ren).

Eligible Child(ren) are covered To age 26.

Benefit Reduction Examples:

- 65% at age 65, 50% at age 70: Coverage reduces to 65% of the face amount at age 65; to 50% of the original amount at age 70.
- 65% at age 65, 45% at age 70, 25% at age 75: Coverage reduces to 65% of the face amount at age 65; to 45% of the original amount at age 70; to 25% of the original amount at age 75.

Exclusions:

AD&D Insurance does not cover losses caused by or contributed by:

Disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft.*

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

As is standard with most term life Insurance, this Insurance coverage includes certain limitations and exclusions: Death by suicide 2 Years*.

* Some state variations may apply

Value-Added Services (All features may not apply. Some states may have restrictions.)

Beneficiary Services: Provides beneficiaries with services for grief consultation, financial/legal assistance and referral to community resources. For more information, call 866-302-4480.

- · Toll-free line available 24/7 as well as referrals for face-to-face counseling. Specialists provide in-depth consultation, information and referral to community resources such as grief support groups. Includes access to a national network of credentialed clinicians for grief and loss counseling. Beneficiaries receive two complimentary sessions.**
- · Financial and Legal Services. Telephonic access to financial consultants for assistance with financial decision-making. Includes access to a network of 22,000 attorneys for either a 30-minute telephonic or an in-person consultation. Clients may retain the same attorney for representation at a discounted rate. CLC, Inc. provides access to legal services.
- Communication Support. We provide a "Beneficiary Kit" with informational resources to help beneficiaries with the emotional and financial process that follows the loss of a loved one.

Wealth Management Account: An enhanced benefit payment process. Life claim proceeds in excess of \$5,000 will automatically be deposited into an OptumBank Wealth Management Account (WMA). Beneficiaries receive an FDIC-insured, beneficiary-owned, interest earning account with convenient access to their claim proceeds via debit card or checkbook.***

**Beneficiary Services offered through United Behavioral Health, a company of UnitedHealth Group.

***Eligibility for automatic deposit into an OptumHealth Bank Wealth Management Account is subject to qualifying conditions evaluated by OptumHealth Bank and UnitedHealthcare Specialty Benefits at the time of claim review to include limited availability in certain states. For more information please contact your Specialty Benefits representative. OptumHealth Bank, Member FDIC, is part of the financial services unit of OptumHealth, a health and wellness company serving more than 60 million people. OptumHealth is a UnitedHealth Group (NYSE:UNH) company.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company, and certain products in California by Unimerica Life Insurance Company. Texas Coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5.

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI.

Life and AD&D Cost Summary (Current Monthly Rates)



Eligibility	Il full-time Divisional Managing Directors working a minimum of 30 hours per week.					
Rate Basis	Rates per \$1,000 of benefit unless otherwise noted.					
Basic Life	100% Company Paid					
Basic AD&D	100% Company Paid					
Basic Dependent Life	100% Company Paid					
Supplemental Life Employee and Spouse	Monthly Age banded Rates					
Spouse rate is based on Employee age						
Age Range	Unitobacco Rate					
less than 25	\$0.084					
25-29	\$0.084					
30-34	\$0.126					
35-39	\$0.137					
40-44	\$0.147					
45-49	\$0.221					
50-54	\$0.326					
55-59	\$0.598					
60-64	\$0.798					
65-69	\$1.355					
70-74	\$2.060					
75+	\$2.060					
Supplemental Life - Child(ren)	\$0.065					
Supplemental AD&D - Employee	\$0.030					
Supplemental AD&D - Spouse	\$0.030					
Supplemental AD&D - Child	\$0.030					

Premium Calculations:

Monthly Cost: Benefit amount times rate, divided by 1,000

Semi-monthly Cost divided by 2

Bi-Weekly Cost: Monthly Cost times .4615 (12 divided by 26)
Weekly Cost: Monthly Cost times .2308 (12 divided by 52)

Premium Calculation Sheet Rates Effective January 1, 2024



Eligibility: All full-time Divisional Managing Directors working a minimum of 30 hours per week.

Voluntary Basic Dependent Life - Current Semi-Monthly Cost - 0

Reminder: Your employer contributes 100% of the cost of insurance. The cost shown above represents your share of the cost.

Rates shown are current as of the effective date and are subject to change over time.

Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here.

Any applicable age-related benefit reductions are not included.

Premium Calculation Sheet

Rates Effective January 1, 2024



Employee Supplemental Life - Current Semi-Monthly Cost by Age Band

Current Mont	hly Rates per	\$1,000:			-							
	0.084	0.084	0.126	0.137	0.147	0.221	0.326	0.598	0.798		2.060	2.060
Coverage	Age<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	0.42	0.42	0.63	0.69	0.74	1.11	1.63	2.99	3.99	6.78	10.30	10.30
\$20,000	0.84	0.84	1.26	1.37	1.47	2.21	3.26	5.98	7.98	13.55	20.60	20.60
\$30,000	1.26	1.26	1.89	2.06	2.21	3.32	4.89	8.97	11.97	20.33	30.90	30.90
\$40,000	1.68	1.68	2.52	2.74	2.94	4.42	6.52	11.96	15.96	27.10	41.20	41.20
\$50,000	2.10	2.10	3.15	3.43	3.68	5.53	8.15	14.95	19.95	33.88	51.50	51.50
\$60,000	2.52	2.52	3.78	4.11	4.41	6.63	9.78	17.94	23.94	40.65	61.80	61.80
\$70,000	2.94	2.94	4.41	4.80	5.15	7.74	11.41	20.93	27.93	47.43	72.10	72.10
\$80,000	3.36	3.36	5.04	5.48	5.88	8.84	13.04	23.92	31.92	54.20	82.40	82.40
\$90,000	3.78	3.78	5.67	6.17	6.62	9.95	14.67	26.91	35.91	60.98	92.70	92.70
\$100,000	4.20	4.20	6.30	6.85	7.35	11.05	16.30	29.90	39.90	67.75	103.00	103.00
\$110,000	4.62	4.62	6.93	7.54	8.09	12.16	17.93	32.89	43.89	74.53	113.30	113.30
\$120,000	5.04	5.04	7.56	8.22	8.82	13.26	19.56	35.88	47.88	81.30	123.60	123.60
\$130,000	5.46	5.46	8.19	8.91	9.56	14.37	21.19	38.87	51.87	88.08	133.90	133.90
\$140,000	5.88	5.88	8.82	9.59	10.29	15.47	22.82	41.86	55.86	94.85	144.20	144.20
\$150,000	6.30	6.30	9.45	10.28	11.03	16.58	24.45	44.85	59.85	101.63	154.50	154.50
\$160,000	6.72	6.72	10.08	10.96	11.76	17.68	26.08	47.84	63.84	108.40	164.80	164.80
\$170,000	7.14	7.14	10.71	11.65	12.50	18.79	27.71	50.83	67.83	115.18	175.10	175.10
\$180,000	7.56	7.56	11.34	12.33	13.23	19.89	29.34	53.82	71.82	121.95	185.40	185.40
\$190,000	7.98	7.98	11.97	13.02	13.97	21.00	30.97	56.81	75.81	128.73	195.70	195.70
\$200,000	8.40	8.40	12.60	13.70	14.70	22.10	32.60	59.80	79.80	135.50	206.00	206.00
\$210,000	8.82	8.82	13.23	14.39	15.44	23.21	34.23	62.79	83.79	142.28	216.30	216.30
\$220,000	9.24	9.24	13.86	15.07	16.17	24.31	35.86	65.78	87.78	149.05	226.60	226.60
\$230,000	9.66	9.66	14.49	15.76	16.91	25.42	37.49	68.77	91.77	155.83	236.90	236.90
\$240,000	10.08	10.08	15.12	16.44	17.64	26.52	39.12	71.76	95.76	162.60	247.20	247.20
\$250,000	10.50	10.50	15.75	17.13	18.38	27.63	40.75	74.75	99.75	169.38	257.50	257.50
\$260,000	10.92	10.92	16.38	17.81	19.11	28.73	42.38	77.74	103.74	176.15	267.80	267.80
\$270,000	11.34	11.34	17.01	18.50	19.85	29.84	44.01	80.73	107.73	182.93	278.10	278.10
\$280,000	11.76	11.76	17.64	19.18	20.58	30.94	45.64	83.72	111.72	189.70	288.40	288.40
\$290,000	12.18	12.18	18.27	19.87	21.32	32.05	47.27	86.71	115.71	196.48	298.70	298.70
\$300,000	12.60	12.60	18.90	20.55	22.05	33.15	48.90	89.70	119.70	203.25	309.00	309.00

To calculate the cost of coverage for an amount not shown in the table above, use the formula below:



Rates shown are current as of the effective date and are subject to change over time.

Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here.

Any applicable age-related benefit reductions are not included.

Premium Calculation Sheet

Rates Effective January 1, 2024

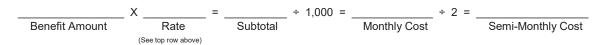


Spouse Supplemental Life - Current Semi-Monthly Cost by Age Band

Current Mont	Current Monthly Rates per \$1,000:											
	0.084	0.084	0.126	0.137	0.147	0.221	0.326	0.598	0.798		2.060	2.060
Coverage	Age<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	0.21	0.21	0.32	0.34	0.37	0.55	0.82	1.50	2.00	3.39	5.15	5.15
\$10,000	0.42	0.42	0.63	0.69	0.74	1.11	1.63	2.99	3.99	6.78	10.30	10.30
\$15,000	0.63	0.63	0.95	1.03	1.10	1.66	2.45	4.49	5.99	10.16	15.45	15.45
\$20,000	0.84	0.84	1.26	1.37	1.47	2.21	3.26	5.98	7.98	13.55	20.60	20.60
\$25,000	1.05	1.05	1.58	1.71	1.84	2.76	4.08	7.48	9.98	16.94	25.75	25.75
\$30,000	1.26	1.26	1.89	2.06	2.21	3.32	4.89	8.97	11.97	20.33	30.90	30.90
\$35,000	1.47	1.47	2.21	2.40	2.57	3.87	5.71	10.47	13.97	23.71	36.05	36.05
\$40,000	1.68	1.68	2.52	2.74	2.94	4.42	6.52	11.96	15.96	27.10	41.20	41.20
\$45,000	1.89	1.89	2.84	3.08	3.31	4.97	7.34	13.46	17.96	30.49	46.35	46.35
\$50,000	2.10	2.10	3.15	3.43	3.68	5.53	8.15	14.95	19.95	33.88	51.50	51.50
\$55,000	2.31	2.31	3.47	3.77	4.04	6.08	8.97	16.45	21.95	37.26	56.65	56.65
\$60,000	2.52	2.52	3.78	4.11	4.41	6.63	9.78	17.94	23.94	40.65	61.80	61.80
\$65,000	2.73	2.73	4.10	4.45	4.78	7.18	10.60	19.44	25.94	44.04	66.95	66.95
\$70,000	2.94	2.94	4.41	4.80	5.15	7.74	11.41	20.93	27.93	47.43	72.10	72.10
\$75,000	3.15	3.15	4.73	5.14	5.51	8.29	12.23	22.43	29.93	50.81	77.25	77.25
\$80,000	3.36	3.36	5.04	5.48	5.88	8.84	13.04	23.92	31.92	54.20	82.40	82.40
\$85,000	3.57	3.57	5.36	5.82	6.25	9.39	13.86	25.42	33.92	57.59	87.55	87.55
\$90,000	3.78	3.78	5.67	6.17	6.62	9.95	14.67	26.91	35.91	60.98	92.70	92.70
\$95,000	3.99	3.99	5.99	6.51	6.98	10.50	15.49	28.41	37.91	64.36	97.85	97.85
\$100,000	4.20	4.20	6.30	6.85	7.35	11.05	16.30	29.90	39.90	67.75	103.00	103.00
\$105,000	4.41	4.41	6.62	7.19	7.72	11.60	17.12	31.40	41.90	71.14	108.15	108.15
\$110,000	4.62	4.62	6.93	7.54	8.09	12.16	17.93	32.89	43.89	74.53	113.30	113.30
\$115,000	4.83	4.83	7.25	7.88	8.45	12.71	18.75	34.39	45.89	77.91	118.45	118.45
\$120,000	5.04	5.04	7.56	8.22	8.82	13.26	19.56	35.88	47.88	81.30	123.60	123.60
\$125,000	5.25	5.25	7.88	8.56	9.19	13.81	20.38	37.38	49.88	84.69	128.75	128.75
\$130,000	5.46	5.46	8.19	8.91	9.56	14.37	21.19	38.87	51.87	88.08	133.90	133.90
\$135,000	5.67	5.67	8.51	9.25	9.92	14.92	22.01	40.37	53.87	91.46	139.05	139.05
\$140,000	5.88	5.88	8.82	9.59	10.29	15.47	22.82	41.86	55.86	94.85	144.20	144.20
\$145,000	6.09	6.09	9.14	9.93	10.66	16.02	23.64	43.36	57.86	98.24	149.35	149.35
\$150,000	6.30	6.30	9.45	10.28	11.03	16.58	24.45	44.85	59.85	101.63	154.50	154.50

^{*}Spouse rate is based on Employee's age.

To calculate the cost of coverage for an amount not shown in the table above, use the formula below:



Dependent Child(ren) Supplemental Life - Current Semi-Monthly Cost:

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Monthly Rate per \$1,000	\$2,500	\$5,000	\$7,500	\$10,000	
\$0.065	0.081	0.163	0.244	0.325	

Rates shown are current as of the effective date and are subject to change over time.

Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here.

Any applicable age-related benefit reductions are not included.

Premium Calculation Sheet

Rates Effective January 1, 2024



Employee Supplemental AD&D - Current Semi-Monthly Cost:

Current Monthly Rates per \$1,000: 0.030						
Coverage	Cost	Coverage	Cost	Coverage	Cost	
\$10,000	0.15	\$20,000	0.30	\$30,000	0.45	
\$40,000	0.60	\$50,000	0.75	\$60,000	0.90	
\$70,000	1.05	\$80,000	1.20	\$90,000	1.35	
\$100,000	1.50	\$110,000	1.65	\$120,000	1.80	
\$130,000	1.95	\$140,000	2.10	\$150,000	2.25	
\$160,000	2.40	\$170,000	2.55	\$180,000	2.70	
\$190,000	2.85	\$200,000	3.00	\$210,000	3.15	
\$220,000	3.30	\$230,000	3.45	\$240,000	3.60	
\$250,000	3.75	\$260,000	3.90	\$270,000	4.05	
\$280,000	4.20	\$290,000	4.35	\$300,000	4.50	

To calculate the cost of coverage for an amount not shown in the table above, use the formula below:

Benefit Amount X 0.030 = ____ ÷ 1,000 = ___ ÷ 2 = ____ Subtotal Monthly Cost Semi-Monthly Cost

Spouse Supplemental AD&D - Current Semi-Monthly Cost:

Current Monthly Rates per	\$1,000: 0.03				
Coverage	Coverage Cost		Cost	Coverage	Cost
\$5,000	0.08	\$10,000	0.15	\$15,000	0.23
\$20,000	0.30	\$25,000	0.38	\$30,000	0.45
\$35,000	0.53	\$40,000	0.60	\$45,000	0.68
\$50,000	0.75	\$55,000	0.83	\$60,000	0.90
\$65,000	0.98	\$70,000	1.05	\$75,000	1.13
\$80,000	1.20	\$85,000	1.28	\$90,000	1.35
\$95,000	1.43	\$100,000	1.50	\$105,000	1.58
\$110,000	1.65	\$115,000	1.73	\$120,000	1.80
\$125,000	1.88	\$130,000	1.95	\$135,000	2.03
\$140,000	2.10	\$145,000	2.18	\$150,000	2.25

To calculate the cost of coverage for an amount not shown in the table above, use the formula below:

Dependent Child(ren) Supplemental AD&D - Current Semi-Monthly Cost:

- 4		<u> </u>				
	Monthly	/ Rate per \$1,000	\$2,500	\$5,000	\$7,500	\$10,000
		\$0.030	0.038	0.075	0.113	0.150

Supplemental Life Insurance can be purchased without Supplemental AD&D Insurance, however you cannot purchase Supplemental AD&D Insurance without Supplemental Life Insurance. If you do elect Supplemental AD&D Insurance, the amount elected must not exceed the amount of Supplemental Life elected and approved.

This applies to you, your Spouse and your Dependent Child(ren).

Rates shown are current as of the effective date and are subject to change over time.

Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here.

Any applicable age-related benefit reductions are not included.