



**Sony
Interactive
Entertainment**

Sony Interactive Entertainment Summary of Benefits Group Long Term Disability - Plan Highlights

Disability income protection insurance provides a benefit for “long term” disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

Eligibility	All regular full-time and part-time Employees of Sony Interactive or participating affiliates in Sony Interactive Health and Welfare Plan working a minimum of 20 regularly scheduled hours, except temporary and seasonal employees, and employees who are not legal residents working in the United States.																				
Benefit Amount	The monthly benefit is an amount equal to 66 2/3% of covered earnings, up to a maximum benefit of \$20,000 per month.																				
Elimination Period	180 consecutive days of total disability																				
Maximum Benefit Duration	Benefits will not extend beyond the longer of: Social Security Normal Retirement Age or Duration of Benefits below: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th style="text-align: left;">Age at Disablement</th> <th style="text-align: left;">Duration of Benefits</th> </tr> </thead> <tbody> <tr> <td>61 or less</td> <td>to age 65</td> </tr> <tr> <td>62</td> <td>3 ½ years</td> </tr> <tr> <td>63</td> <td>3 years</td> </tr> <tr> <td>64</td> <td>2 ½ years</td> </tr> <tr> <td>65</td> <td>2 years</td> </tr> <tr> <td>66</td> <td>1 ¾ years</td> </tr> <tr> <td>67</td> <td>1 ½ years</td> </tr> <tr> <td>68</td> <td>1 ¼ years</td> </tr> <tr> <td>69 or more</td> <td>1 year</td> </tr> </tbody> </table>	Age at Disablement	Duration of Benefits	61 or less	to age 65	62	3 ½ years	63	3 years	64	2 ½ years	65	2 years	66	1 ¾ years	67	1 ½ years	68	1 ¼ years	69 or more	1 year
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Contribution Requirements	Coverage is employer paid. You are required to contribute toward the cost of this insurance. Your contributions are being made on a post-tax basis. This means that (under the law as of the date the policy was issued) your Monthly Benefit may be treated as non-taxable for the purposes of filing your Federal Income Tax Return. It is recommended that you contact your personal tax advisor.																				
Features	<ul style="list-style-type: none"> ▪ Interruption and Recurrent Provisions ▪ Minimum Benefit Payable – \$100/10% ▪ Own Occupation Coverage – 24 months ▪ Rehabilitation Provision ▪ Residual and Partial Disability ▪ Survivor Benefit – 6 months ▪ Transfer of Coverage Provision ▪ Work Incentive & Child Care Provisions 																				



Limitations

- Mental/Nervous Illness Limitation – 24 Months out-patient
- Pre-Existing Condition Limitation – 3/12
- Substance Abuse Limitation – 24 Months

Exclusions

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; injury or sickness occurring while confined in any penal or correctional institution.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6564, et al.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.