

To Full-time Employees of The LDF Companies:

We value your hard work and your commitment to making LDF the successful company it has been for decades. One of the ways that we show our appreciation for your dedication is through the benefit programs that LDF provides for you and your eligible family members.

Periodically, we review our benefits program to make sure we are offering benefit coverages that meet your needs. After careful review of our Life and Accident Death and Dismemberment (AD&D) policies, we've selected a group plan issued by Life Insurance Company of North America a CIGNA Company (CIGNA), one of the leading insurance companies.

CIGNA offers value added services:

- Will Preparation Services
- Identity theft Program
- CIGNA Secure Travel
- Healthy Rewards
- Beneficiary Services

Your Basic company-provided Life & AD&D insurance and your Voluntary Supplemental Life insurance (if elected) is the same amount of coverage with CIGNA that you previously elected under the Trustmark policy. There is no need to complete new enrollment forms.

Basic Term Life and AD&D - \$15,000 – Company Provided

Voluntary Term life – For You, if elected – Minimum Benefit \$20,000; coverage in \$5,000 increments up to an additional 5 times annual earnings to a maximum of \$500,000

Voluntary Term life – For your Spouse, if elected – Minimum Benefit \$10,000; coverage in \$10,000 increments up to a maximum 50% of the employee's benefit

Voluntary Term life – For your Child(ren), if elected – Minimum Benefit \$1,000; coverage in \$1,000 increments up to a maximum of \$10,000

The LDF Companies Value Added Services Overview

<p>Will Preparation Services</p> <p>cignawillcenter.com</p>	<p>Online interactive tool helps covered employees and their spouses create a will and other legal documents. In addition, employees and their spouses can each create and memorialize their own funeral plan with special arrangements, providing clear guidance to their families when they need it most. The site also provides access to other valuable financial educational materials.¹</p>
<p>Healthy Rewards[®]</p> <p>1.800.258.3312 or Cigna.com/rewards</p>	<p>Offers discounts on a range of health and wellness-related services and products, including discounts on weight management and smoking cessation programs, chiropractic care, anti-cavity products, power toothbrushes, fitness club memberships, hearing and vision care, massage therapy, acupuncture, pharmacy, vitamins, and more.²</p>
<p>CIGNA's Identity Theft Program</p> <p>1.888.226.4567 or www.cigna.com/idtheft</p>	<p>Provides Identity Theft Resolution Services, which includes access to personal case managers who will work with employees and their covered family members to resolve identity theft issues.</p> <p>Support is available 24 hours a day/7 days a week and the program includes all types of identity theft.³</p>
<p>Beneficiary Services</p> <p>www.cigna.com</p>	<p>Comprehensive package of financial, bereavement and legal counseling by phone 24 hours a day, 7 days a week.</p> <ul style="list-style-type: none"> - Two free face to face counseling sessions. - Up to 30 minutes of free legal consultation services via phone. - Guidebook to help beneficiaries navigate legal and financial responsibilities. <p>Benefits over \$5,000 are deposited into a free interest-bearing account with draft privileges.</p>
<p>CIGNA Secure Travel[®]</p> <p>1.888.226.4567 or Cigna@europassistance-usa.com</p>	<p>Travel assistance program</p> <ul style="list-style-type: none"> - Trips more than 100 miles from home - Business and/or Pleasure Travel - Medical evacuation and repatriation with no maximum limits - Return of Dependent Children and/or traveling companion - Emergency Medical payments up to \$5,000 <p>Lost luggage, documentation, personal items</p>

¹ Will Preparation Services are independently administered by ARAG[®]. Cigna does not provide legal services and makes no representations or warranties as to the quality of the information on the ARAG website or the services of ARAG.

² Some Healthy Rewards programs are not available in all states. **A discount program is NOT insurance, and the member must pay the entire discounted charge.**

³ Cigna Secure Travel and Cigna's Identity Theft services are provided under a contract with Europ Assistance USA. Presented here are highlights of these programs. Full terms, conditions and exclusions are contained in the applicable service agreements.

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