

Summary of Benefits

LEIDOS INC.

Eligible Employees on file with the Employer and the Insurance Company

Basic Term Life

Issued by The Prudential Insurance Company of America

Basic Term Life

- 100% Employer Paid
- You are automatically enrolled for 1.0 times your annual base salary to \$1,000,000.
 - Basic Dependent Life: Your spouse/domestic partner is eligible for coverage in the amount of \$2,000.
 - Basic Dependent Life: Your child(ren) is (are) eligible for coverage in the amount of \$2,000.
 - If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option.* Refer to the plan booklet for details.
 - Coverage will be reduced as you age - by 35% at age 70.
 - Coverage will end on your termination of employment or as specified in the plan booklet. You may convert your insurance to an individual life insurance policy issued by the Prudential Insurance Company of America.

Benefits, exclusions and provisions may vary by state. Refer to the plan booklet for details.

For your coverage to become effective, you must be actively at work on the effective date of the plan.

*Accelerated Death Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered "terminally ill" or "chronically ill." You may wish to seek professional tax advice before exercising this option.

Optional Dependent Term Life, Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

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