

# Short and Long Term Disability

PRUDENTIAL

## Short-Term Disability (STD)

Short-Term Disability (STD) is a type of disability insurance coverage that can help you remain financially stable should you become injured or ill and cannot work. You may receive 100% of your salary for up to 11 weeks. Please contact Human Resources for more information, as this benefit is self-administered by the company.

## Long-Term Disability (LTD)

Long-Term Disability (LTD) insurance protects employees in the event they become disabled for a prolonged period prior to retirement.

Southern Land Company provides you with LTD in the event your illness or injury lasts beyond 90 days. This helps ensure you have a continued income if you are unable to work due to a covered sickness or injury. The duration of benefits may last up to Social Security Normal Retirement Age (SSNRA), depending on the severity of your disability. You will pay tax on the premium so that you receive the benefit tax-free. You may receive 60% of your pre-disability earnings to a maximum monthly benefit of:

- **Staff:** \$7,500
- **Senior Management:** \$20,000
- **Executives:** \$20,000

**Benefits are reduced for eligible participants age 65 and older.**

