

Plan Highlights

Group Basic Life and AD&D Insurance



Watts Water Technologies, Inc

ELIGIBILITY

All Regular Full-Time active Hourly Production employees working 30 hours or more per week. Employees working on a temporary or seasonal basis are not eligible.

BENEFIT AMOUNT

Basic Life and AD&D:

1 times Earnings, rounded to the next higher \$1,000, subject to a maximum of \$1,000,000 (\$25,000 Minimum)

GUARANTEED ISSUE

\$1,000,000

EXCLUSIONS

AD&D EXCLUSIONS:

AD&D benefits will not be payable for a loss: caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor. For a comprehensive list of exclusions and limitations, 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-6 422, et al.

AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%

For a comprehensive list, please refer to the Certificate of Insurance

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced To
66	65%

FEATURES

- ▶ Living Benefit Rider (expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- ▶ Air Bag Benefit
- ▶ Portability & Conversion
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium

VALUE ADDED SERVICES

- ▶ Bereavement Counseling Service
- ▶ Travel Assistance Service

CONTRIBUTION REQUIREMENTS

Coverage is employer paid

Plan Highlights

Group Supplemental and Dependent Life Insurance



Watts Water Technologies, Inc

ELIGIBILITY

All Regular Full-Time Hourly Production employees working 30 hours or more per week. Employees working on a temporary or seasonal basis are not eligible.

Dependents: You must be covered for basic life insurance in order for Dependents to be covered.

Dependents are:

- ▶ Your legal spouse not legally separated or divorced from you
- ▶ Your unmarried financially dependent children* birth to age 19 (up to 26 years if full-time student).

*natural and adopted children; stepchildren and foster children in your custody.

Age limit does not apply to handicapped children.

- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover Dependent children.

BENEFIT AMOUNT

Supplemental Life

Choose from a minimum of \$10,000 to a maximum of \$1,000,000 in \$10,000 increments (capped at 8 times annual earnings)

Dependent Life

Spouse

Choose from a minimum of \$10,000 to a maximum of \$250,000 in \$10,000 increments

(spouse amount may not exceed 100% of your combined Basic and Supplemental coverage)

Dependent Child(ren)

14 days through Age 19: Choose from \$2,500 to \$10,000 in \$2,500 increments (up to age 26 if a full-time student)

GUARANTEED ISSUE

Employee: Lesser of 3 times earnings or \$250,000

Spouse: \$50,000

Child: all child amounts are guaranteed issue

BENEFIT REDUCTION DUE TO AGE (applicable to employee)

Age	Original Benefit Reduced To
75	60%
80	35%
85	27.5%
90	20%
95	7.5%
100+	5%

Spouse coverage terminates at age 75

FEATURES

- ▶ Portability & Conversion

EXCLUSIONS

For a comprehensive list of exclusions and limitations, 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-6422, et al.

CONTRIBUTION REQUIREMENTS

Supplemental Life:

Coverage is 100% employee paid.

Spouse: Coverage is 100% employee paid.

Dependent Child(ren): Coverage is 100% employee paid.