

Long-Term Disability Insurance

Lincoln
FINANCIAL GROUP®

COMMONLY COVERED

- ✓ Serious illness
- ✓ Long recoveries
- ✓ Monthly payments
- ✓ To age 65
- ✓ Own-occupation

■ FOR THE DISABILITIES THAT LAST.

When a serious illness or injury keeps you out of work beyond short-term disability, LTD replaces 60% of your monthly earnings — up to \$10,000 a month.

■ BUILT FOR THE LONG HAUL.

After a 90-day elimination period, benefits can continue all the way to age 65, with an own-occupation definition for the first 24 months.

■ NO COST TO YOU.

Alto Robotics pays the full premium; every eligible employee is covered automatically.

ALTO ROBOTICS, INC.

All Eligible Employees

POLICY # GD-000512892

The Lincoln National Life Insurance Company, Fort Wayne, IN

800-423-2765 • lincolnfinancial.com

**Long-Term
Disability Insurance**

PLAN DESIGN

Monthly Benefit	60% of monthly earnings
Maximum Monthly Benefit	\$10,000
Elimination Period	90 days
Maximum Benefit Duration	To age 65
Definition of Disability	Own occupation for 24 months, any occupation thereafter
Cost to Employee	None — 100% paid by Alto Robotics

This is a summary of coverage and not a contract; the group policy and certificate of coverage contain the complete terms, exclusions and limitations, which govern in all cases. Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, a Lincoln Financial Group® company. Product availability and features may vary by state. Fictional sample for platform demonstration.