



Group Short Term Disability Insurance

Group Short Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

Liberty Energy pays the cost of this insurance and adds the premium to your taxable income. This means the premium is paid with after-tax dollars, and benefits are federally tax-free under current federal tax law.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Liberty Energy, actively working at least 30 hours each week and a citizen or resident of the United States. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Eligibility Waiting Period	You are eligible on the first day that follows 90 days of employment.

Benefits

Weekly Benefit	80% of the first \$3,125 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, state disability, etc.)
Maximum Weekly Benefit	\$2,500
Minimum Weekly Benefit	\$15 or 10%
Benefit Waiting Period	Your weekly benefit becomes payable after you have been continuously disabled for 7 days for disability caused by accidental injury and for disability caused by physical disease, pregnancy or mental disorder.

*For purposes of coverage information provided in the Group Short Term Disability Insurance Benefits at a Glance, "Liberty Energy" means "Liberty Energy Services LLC," who is the policyholder.

Benefits Continued

Definition of Disability

For the benefit waiting period and while the Short Term Disability benefits are payable, you are considered disabled if you:

- Are unable — as a result of physical disease, injury, pregnancy or mental disorder — to perform with reasonable continuity the material duties of your own occupation; and
- Suffer a loss of at least 20% of your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

You will no longer be considered disabled when your earnings from any occupation meet or exceed 80% of your predisability earnings.

Maximum Benefit Period

12 weeks

Other Features and Services

- Parental Leave Resources
- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Temporary Recovery Provision

This information is only a brief description of the group Short Term Disability insurance policy sponsored by Liberty Energy. The controlling provisions will be in the group policy issued by The Standard, which may be amended retroactively in accordance with its terms. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Liberty Energy may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

For more information on Parental Leave Resources, visit standard.com/parentalresources.



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