NORTHERN NEW ENGLAND BENEFIT TRUST

LONG-TERM DISABILITY
INCOME BENEFIT

ANHEUSER-BUSCH
LONG TERM DISABILITY INCOME INSURANCE BENEFIT

INTRODUCTION
This Summary Plan Description describes the benefits available to you under the insured Long Term Disability Income Benefit Plan. Northern New England Benefit Trust (NNEBT) is the policyholder and MetLife insures and administers the benefits. Long term disability benefits (LTD) are not part of the welfare benefit package that NNEBT provides for covered members based solely on contributions received on members’ behalf from Anheuser-Busch, LLC (Company). Rather, long term disability benefits are an individual benefit option that covered members may select annually during open enrollment. Newly hired employees have 30 days from the date of hire to select the long term disability benefit and then, thereafter, may select the coverage during subsequent annual open enrollments.

If you wish to have long term disability income benefits, you will be required to pay 80% of the cost of the insurance. Your portion of the cost of the benefit will be deducted from your paycheck by the Company and paid to NNEBT on your behalf.

This document is a summary of the MetLife policy held by NNEBT. If you select long term disability income benefits you will receive a copy of the Insurance Certificate. To the extent that there is a conflict between what is set out in this document and the terms of the Certificate, the Certificate terms will control.

As a covered member, you are eligible for Short Term Weekly Disability Income Benefits (STD) at no cost to you. Covered members are eligible to receive at least 26 weeks of STD benefits if they remain disabled. Long term disability income benefits provide income replacement for members whose disabilities continue beyond 180 days. If you continue to be eligible for STD benefits once you become eligible for LTD benefits, the amount of your STD benefits will be offset against your LTD benefit provided under this plan.

All full-time members covered under a collective bargaining agreement between the Company and the following IBT Locals Unions are eligible for long term disability benefits:

- Baldwinsville Local Union No. 1149
- Cartersville Local Union No. 1129
- Columbus Local Union No. 284
- Ft. Collins Local Union No. 267
- Houston Local Union No. 919
- Jacksonville Local Union No. 947
- Merrimack Brewery Local Union No. 633
- Newark Local Union No. 102,
- Newark Perm Joint Board, JLEB Local No. 843
- St. Louis Brewery Local Union No. 6
- Williamsburg Local Union No. 95

Local Union officials from these Locals who receive other health and welfare benefits from NNEBT also are eligible for long term disability benefits.
**Schedule of Benefits**
This schedule shows the benefits that are available under the group insurance policy held NNEBT that currently is in effect.

<table>
<thead>
<tr>
<th>MONTHLY BENEFIT</th>
<th>BENEFIT AMOUNT AND HIGHLIGHTS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The lesser of: 60% of your pre-disability earnings reduced by other income, except benefits payable with respect to your dependents; or 70% of your pre-disability earnings reduced by other income.</td>
</tr>
<tr>
<td>Maximum Monthly Benefit</td>
<td>$10,000</td>
</tr>
<tr>
<td>Minimum Monthly Benefit</td>
<td>15% of the monthly benefit before reductions for other income benefits or $100, whichever is greater. The minimum monthly benefit will not apply if you are in an overpayment situation or are receiving income from employment.</td>
</tr>
<tr>
<td>Elimination Period</td>
<td>180 days</td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>The later of your normal retirement age or the period shown below:</td>
</tr>
<tr>
<td>Age on date of your disability</td>
<td>Benefit Period</td>
</tr>
<tr>
<td>Less than age 60</td>
<td>To age 65</td>
</tr>
<tr>
<td>Age 60 and over</td>
<td>The lesser of:</td>
</tr>
<tr>
<td></td>
<td>60 months</td>
</tr>
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<td></td>
<td>Or</td>
</tr>
<tr>
<td></td>
<td>To age 70 (The period will never be less than 12 months provided the disability is continuous).</td>
</tr>
<tr>
<td>Rehabilitation Incentives</td>
<td>Yes</td>
</tr>
<tr>
<td>Single sum payment in the event of your death</td>
<td>Yes</td>
</tr>
<tr>
<td>Portability</td>
<td>Yes</td>
</tr>
</tbody>
</table>
**Enrollment**
You may enroll for long term disability income insurance by completing the required form and by giving the Company written permission to deduct the portion of the premiums you are responsible for from your pay.

**Enrollment When First Eligible**
If you complete the enrollment process within 30 days of becoming eligible for insurance, the long term disability income insurance will take effect on the first day of the calendar month following the date you become eligible for such insurance, if you are actively at work on that date.

If you do not complete the enrollment process within 30 days of becoming eligible, you will not be able to enroll for this insurance until the next annual enrollment period following the date you first became eligible. At that time, you will be able to enroll for the long term disability insurance provided under the NNEBT group policy.

If you are not actively at work on the date insurance would otherwise take effect, insurance will take effect on the day you resume active work.

**Enrollment During First Annual Enrollment Period Following the Date You Became Eligible**
If you complete the enrollment process during the first annual enrollment period following the date you became eligible for insurance, long term disability income insurance will take effect on the first day of the calendar year following the annual enrollment period, if you are actively at work on that date. If you are not actively at work on the date insurance would otherwise take effect, insurance will take effect on the day you resume active work.

**Enrollment During Any Subsequent Annual Enrollment Period**
During any annual enrollment period, you may enroll for long term disability insurance. The insurance will take effect on the first day of the calendar year following the annual enrollment period, if you are actively at work on that date. If you are not actively at work on the date the insurance would otherwise take effect, the insurance will take effect on the day you resume active work.

For purposes of the long term disability income insurance, “actively at work” or “active work” means that you are performing all of the usual and customary duties of your job on a full-time basis. You will be deemed to be actively at work during weekends or Company-approved vacations, holidays or business closures, if you were actively at work on the last scheduled work day preceding such time off.

**Long Term Disability Benefits**
If you become “disabled” as defined below while insured for this benefit, proof of disability must be sent to MetLife. When MetLife receives such proof, MetLife will review the claim. If the claim is approved, you will be paid the Monthly Benefit up to the Maximum Benefit Period shown in the Schedule of Benefits, subject to the Date Benefit Payments End section. To verify that you continue to be disabled without interruption after MetLife’s initial approval, MetLife periodically may request that you send MetLife proof that you continue to be disabled. Such proof may
include physical exams, exams by independent medical examiners, in-home interviews or functional capacity exams, as needed.

While you are disabled, the monthly benefit shown in the Schedule of Benefits will not be affected if your insurance ends or the group policy is amended to change the plan of benefits for your class.

The long term disability benefits described in this document apply to claims based on illnesses or injuries that occur on or after January 1, 2015. If you currently are receiving weekly disability benefits, long term disability benefits or if your illness or injury occurs/occurred prior to January 1, 2015, you will continue to be covered, if enrolled, by the Long Term Disability Income Benefit Plan that is provided by the Company for the duration of your disability but subject to the applicable maximum period of benefits provided for under the Company plan.

**DATE BENEFIT PAYMENTS END**

Your disability benefit payments will end on the earliest of:

- the end of the Maximum Benefit Period;
- the date benefits end as specified in the section immediately following entitled “Limited Disability Benefits;”
- the date you are no longer disabled;
- the date you die except for benefits paid under section entitled “Additional Long Term Benefit: Single Sum Payment in the Event of Your Death;”
- the date you fail to have a medical exam requested by MetLife; or
- the date you fail to provide required “proof” of continuing disability.

For purposes of this benefit, “proof” means written evidence satisfactory to MetLife that a person has satisfied the conditions and requirements for any benefit described in this document or in the certificate. When a claim is made for any benefit described in this document, proof must establish:

- the nature and extent of the loss or condition;
- MetLife’s obligation to pay the claim; and
- the claimant’s right to receive payment.

**LIMITED DISABILITY BENEFITS**

If you are disabled due to a “Mental or Nervous Disorder or Disease” as defined below, MetLife will limit your disability benefits to a per occurrence maximum equal to the lesser of 24 months or the Maximum Benefit Period; provided however, this limitation will not apply to a disability resulting from schizophrenia, dementia or organic brain disease.

“Mental or Nervous Disorder or Disease” means a medical condition which meets the diagnostic criteria set forth in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders as of the date of your disability. A condition may be classified as a Mental or Nervous Disorder or Disease regardless of its cause.
**ADDITIONAL LONG TERM BENEFIT: SINGLE SUM PAYMENT IN THE EVENT OF YOUR DEATH**

If you die while you are disabled and you were entitled to receive Monthly Benefits under this plan of benefits, proof of your death must be sent to MetLife. When MetLife receives such proof, MetLife will pay the benefit which will be equal to 6 times the lesser of:

- the Monthly Benefit you receive for the calendar month immediately preceding your death;
- the Monthly Benefit you were entitled to receive for the month you die, if you die during the first month that disability benefits are payable.

MetLife will reduce the benefit amount by any overpayment it is entitled to recover.

**ELIGIBILITY FOR BENEFITS**

For purposes of the long term disability income insurance, to be “disabled” means that, due to sickness or as a direct result of accidental injury:

- You are receiving appropriate care and treatment and complying with the requirements of such treatment; and
- You are unable to earn:
  - during the Elimination Period as set forth on the Schedule of Benefits and the next 24 months of sickness or accidental injury, more than 80% of your pre-disability earnings at your own occupation from any employer in your local economy; and
  - after such period, more than 80% of your pre-disability earnings from any employer in your local economy at any gainful occupation for which you are reasonably qualified taking into account your training, education and experience.

For purposes of determining whether a disability is the direct result of an accidental injury, the disability must have occurred within 90 days of the accidental injury and resulted from such injury independent of other causes.

If you are disabled and have received a Monthly Benefit for 12 months, MetLife will adjust your pre-disability earnings only for the purposes of determining whether you continue to be disabled and for calculating the return to work incentive, if any. MetLife will make the initial adjustment as follows:

MetLife will add to your pre-disability earnings an amount equal to the product of:

- Your pre-disability earnings multiplied by the lesser of: 10% or the annual rate of increase in the Consumer Price Index for the prior calendar year.

Annually thereafter, MetLife will add an amount to your adjusted pre-disability earnings calculated by the method set forth above but substituting your adjusted pre-disability earnings from the prior year for your pre-disability earnings. **These adjustments are not a cost of living benefit.**

If your occupation requires a license, the fact that you lose your license for any reason will not, in itself, constitute disability.
For purposes of determining eligibility and for calculating the amount of your benefit, the following definitions apply:

1. “Receiving appropriate care and treatment” means medical care and treatment that is:
   - given by a physician whose medical training and clinical specialty are appropriate for treating your disability;
   - consistent in type, frequency and duration of treatment with relevant guidelines of national medical research, health care coverage organizations and governmental agencies;
   - consistent with a physician’s diagnosis of your disability; and
   - intended to maximize your medical and functional improvement.

2. “Elimination Period” means the period of your disability during which MetLife does not pay benefits. The Elimination Period begins on the day you become disabled and continues for 180 days.

3. “Pre-disability earnings” means for the groups described below:
   The median hourly wage in effect for each of the groups just prior to the date your disability begins, multiplied by 2,080 hours and divided by 12. This is the amount used in calculating how much we will pay you if you are disabled. It is based on the median wage of your collective bargaining group, not your individual earnings.

   - Newark Plant Clerk & Nurses #102
   - Newark Mach & Tech Local #102
   - Baldwinsville Brewery, Local #1149
   - Williamsburg Brewery, Local #95
   - Cartersville Brewery, Local #1129
   - Ft Collins Brewery, Local #267
   - Merrimack Brewery Prod/Maint #633 IBT

   - Newark Brewers, Local #102
   - Newark Perm Joint Board, JLEB Local #843
   - Houston Brewery, Local #919
   - St Louis Brewery, Bakery, Local #6
   - Jacksonville Brewery, Local #947
   - Columbus Brewery Prod/Maint #284

   If you become disabled while you are on a covered leave of absence, MetLife will use your pre-disability Earnings from the Company in effect just prior to the date your leave of absence began.

   For Local Union officials, “pre-disability earnings” means the official’s annual compensation just prior to the date the official’s disability begins, divided by 12.


5. “Local economy” means the geographic area within which you reside and which offers suitable employment opportunities within a reasonable travel distance.
**Benefit Payment**

If MetLife approves your claim, benefits will begin to accrue on the day after the day you complete the Elimination Period. MetLife will pay the first Monthly Benefit one month after the date benefits begin to accrue. MetLife will make subsequent payments monthly thereafter so long as you remain disabled. Payment will be based on the number of days you are disabled during each month and will be pro-rated for any partial month of disability.

MetLife will pay Monthly Benefits to you or your legal representative as Beneficiary. If you die, MetLife will pay any amount that is or becomes due to your designated Beneficiary. If there is no Beneficiary designated or no surviving designated Beneficiary at your death, MetLife may determine the Beneficiary for any amount that is or becomes due, according to the following order: 1. Your Spouse or Domestic Partner, if alive; 2. Your unmarried child(ren) under age 25; if there is no surviving Spouse or Domestic Partner; or 3. Your estate, if there is no such surviving child. If there is no estate, no payment will be made.

While you are receiving Monthly Benefits, you will not be required to pay premiums for the cost of this insurance.

**Recovery From A Disability**

If you return to “active work,” MetLife will consider you to have recovered from your disability. For purposes of this provision, “active work” means that you are performing all of the usual and customary duties of your job on a full-time basis.

**If You Return to Active Work Before Completing Your Elimination Period**

If you return to active work before completing your Elimination Period for a period of 30 days or less and then become disabled again due to the same or related sickness or accidental injury, MetLife will not require you to complete a new Elimination Period; but instead, MetLife will count your previous days of absence towards the completion of your Elimination Period.

If you return to active work for a period of more than 30 days and then become disabled again, you will have to complete a new Elimination Period.

For purposes of this provision, the term “active work” only includes those days you actually work.

**If You Return to Active Work After Completing Your Elimination Period**

If you return to active work for a period of 180 days or less after completing your Elimination Period and then become disabled again due to the same or related sickness or accidental injury, MetLife will not require you to complete a new Elimination Period. For the purpose of determining your benefits, MetLife will consider such disability to be a part of the original disability and will use the same pre-disability earnings and apply the same terms, provisions and conditions that were used for the original disability.

If you return to active work for a period of more than 6 months and then become disabled again, you will have to complete a new Elimination Period.

For purposes of this provision, the term “active work” includes all of the continuous days which follow your return to work for which you are not disabled.
**REHABILITATION INCENTIVES**

If you participate in a Rehabilitation Program, MetLife will increase your Monthly Benefit by an amount equal to 10% of the Monthly Benefit. MetLife will do so before your Monthly Benefit is reduced by any other income.

**Work Incentive**

If you work while disabled and receiving Monthly Benefits, your Monthly Benefit will be adjusted as follows:

- Your Monthly Benefit will be increased by Your Rehabilitation Program Incentive, if any; and
- reduced by Other Income as defined in the Disability Income Insurance: Income Which Will Reduce Your Disability Benefit section.

Your Monthly Benefit as adjusted above will not be reduced by the amount you earn from working, except to the extent that such adjusted Monthly Benefit plus the amount you earn from working and the income you receive from Other Income exceeds 100% of your pre disability earnings; and the Minimum Monthly Benefit will not apply.

In addition, if you work while disabled, you may be eligible for the Family Care Incentive that is described in the Certificate.

**Limit on Work Incentive**

After the first 24 months following your Elimination Period, MetLife will reduce your Monthly Benefit by 50% of the amount you earn from working while disabled.

**INCOME WHICH WILL REDUCE YOUR MONTHLY BENEFIT**

MetLife will reduce your disability benefit by the amount of all Other Income which includes the following:

1. Any disability or retirement benefits which you receive or are eligible to receive because of your disability or retirement under the Federal Social Security Act and/or any state or public employee retirement or disability plan.

2. Any income received for disability or retirement under the Company’s Retirement Plan, to the extent that it can be attributed to the Policyholder’s contributions.

3. Any income received for disability under:
   - a group insurance policy to which the Policyholder has made a contribution, such as benefits for loss of time from work due to disability;
   - a no-fault auto law for loss of income, excluding supplemental disability benefits;
   - a government compulsory benefit plan or program which provides payment for loss of time from Your job due to Your disability, whether such payment is made directly by the plan or program, or through a third party;
   - a self-funded plan, or other arrangement if the Policyholder contributes toward it or makes payroll deductions for it;
   - any sick pay, vacation pay or other salary continuation that the Policyholder pays to you;
• workers' compensation or a similar law which provides periodic benefits;
• occupational disease laws;
• laws providing for maritime maintenance and cure.

4. Any income that you receive from working while disabled to the extent that such income reduces the amount of your Monthly Benefit as described in REHABILITATION INCENTIVES. This includes but is not limited to salary, commissions, overtime pay, bonus or other extra pay arrangements from any source.

REDUCING YOUR DISABILITY BENEFIT BY THE ESTIMATED AMOUNT OF YOUR SOCIAL SECURITY BENEFIT

If there is a reasonable basis for you to apply for benefits under the Federal Social Security Act, MetLife expects you to apply for them. To apply for Social Security benefits means to pursue such benefits until you receive approval from the Social Security Administration or a notice of denial of benefits from an administrative law judge.

MetLife will reduce the amount of your disability benefit by the amount of Social Security benefits MetLife estimates that you are eligible to receive because of your disability or retirement. MetLife will start to do this after you have received 24 months of disability benefit payments, unless MetLife has received approval of your claim for Social Security benefits or a notice of denial of such benefits indicating that all levels of appeal have been exhausted.

However, within 6 months following the date you became disabled, you must:
• send MetLife proof that you have applied for Social Security benefits;
• sign a reimbursement agreement in which you agree to repay MetLife for any overpayments MetLife may make to you under this insurance; and
• sign a release that authorizes the Social Security Administration to provide information directly to MetLife concerning your Social Security benefits eligibility.

If you do not satisfy the above requirements, MetLife will reduce your disability benefits by such estimated Social Security benefits starting with the first disability benefit payment coincident with the date you were eligible to receive Social Security benefits.

In either case, when you do receive approval or final denial of your claim for Social Security benefits as described above, you must notify MetLife immediately. MetLife will adjust the amount of your disability benefit; and you must promptly repay MetLife for any overpayment.

INCOME WHICH WILL NOT REDUCE YOUR DISABILITY BENEFIT

MetLife will not reduce your disability benefit to less than the Minimum Benefit shown in the Schedule of Benefits, or by:
• cost of living adjustments that are paid under any of the above sources of Other Income;
• reasonable attorney fees included in any award or settlement;
• group credit insurance;
• mortgage disability insurance benefits;
• early retirement benefits that have not been voluntarily taken by you;
• veteran’s benefits;
• individual disability income insurance policies;
• benefits received from an accelerated death benefit payment; or
• amounts rolled over to a tax qualified plan unless subsequently received by you while you are receiving benefit payments.

**DATE YOUR INSURANCE ENDS**

Your insurance will end on the earliest of:

1. the date the Group Policy ends;
2. the date insurance ends for your class;
3. the end of the period for which the last premium has been paid for you;
4. the date you cease active work in an eligible class if you are not disabled on that date; or
5. the date your employment ends.

**Reinstatement of Disability Income Insurance**

If your insurance ends, you may become insured again as follows:

1. If Your insurance ends because:
   • You cease to be in an eligible class; or
   • Your employment ends; and
   You become a member of an eligible class again within the same plan year,
   You will not have to complete a new waiting period or provide evidence of your insurability.

2. If your insurance ends because you cease making the required premium while on an approved Family and Medical Leave Act (FMLA) or other legally mandated leave of absence, and you become a member of an eligible class within 30 days of the earlier of:
   • The end of the period of leave you and the Company agreed upon; or
   • The end of the 12-week period following the date your leave began,
   You will not have to complete a new waiting period or provide evidence of your insurability.