

NOTICE OF YOUR EMPLOYER'S NEW JERSEY
TEMPORARY DISABILITY BENEFITS PLAN
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA
Newark, New Jersey

Has issued a group accident and sickness insurance contract covering a New Jersey Private Plan of the Employer named below providing the New Jersey Temporary Disability Benefits required by the New Jersey Temporary Disability Benefits Law. This Private Plan and its interpretation and administration will be governed by the New Jersey Temporary Disability Benefits Law. In the event of ambiguity or conflict, the law will prevail.

Group Contract: CG-70078-NJ

Private Plan No.: 111-75674

Effective Date: January 1, 2022

Employer: FRANKLIN COVEY CLIENT SALES INC.

Class(es) of Employees Eligible: All New Jersey Employees.

New Jersey Temporary Disability Benefits are provided on a contributory basis.

Covered Employees: All employees in the eligible classes whose service with the Employer is considered "employment" under the New Jersey Unemployment Compensation Law. A covered employee whose employment ends will remain a covered employee for two weeks after employment ends, but not after the person is employed by another covered employer.

Private Plan Coverage

A covered employee is entitled to New Jersey Temporary Disability Benefits under this Private Plan that are at least equal, in both weekly amount and duration, to those the employee would otherwise receive under the State Plan (see Summary below) subject to the following:

Liberalizations (These are used only if using them results in New Jersey Temporary Disability Benefits larger in duration or amount than under the State Plan): NONE.

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