LIBERTY LIFE ASSURANCE COMPANY OF BOSTON
(called Liberty)

has issued a group policy insuring the benefits required by the New Jersey Temporary Disability Benefits Law (called the Law) with respect to the employees of tronc, Inc.
Policy No. GS3-840-444452-NJ  State Private Plan No.: 44452
Effective Date: January 1, 2018  Employee Contributions Required: NO

The insurance described in this notice is subject to all the terms of the policy. Liberty will pay benefits as follows for each week of a period of disability of an insured employee. Benefits are payable to male and female claimants on an equal basis.

BENEFIT SCHEDULE
Waiting Period-No benefit will be payable for the first number of days stated below of a period of disability.

7 days - For disability due to injury
7 days - For disability due to sickness

If a weekly benefit is paid for three consecutive weeks, benefits will be payable for the waiting period.

Class(es) of Employees
All Employees Eligible Under The Law

Weekly Benefit
The amount payable for each week of disability is:

66.67% OF THE AVERAGE WEEKLY WAGE TO A MAXIMUM OF $637.00

<table>
<thead>
<tr>
<th>Year</th>
<th>Base Week Amount</th>
<th>Alternative Weekly Earnings Test</th>
<th>Maximum Weekly Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>$169.00</td>
<td>$8,500.00</td>
<td>$637.00</td>
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For part of a week, the benefit payable will be 1/7 of the weekly benefit times the number of days in that part. The weekly benefit will be rounded to the next lower multiple of $1.00, if not a multiple thereof.

Any benefit otherwise payable for a week of disability will be reduced by the amount paid for that week under any governmental or private retirement, [pension], or permanent disability benefit or allowance program to which the employee's most recent employer contributed on his or her behalf.

Maximum Duration - Benefits will be payable for no more than the number of weeks of a period of disability shown below:
26 weeks

GUARANTEED MINIMUM BENEFITS - The benefits payable for any week of disability will be at least equal to that of the State plan for that week, taking into consideration any coverage with respect to concurrent employment by another employer. The total number of weeks for which benefits are payable for a period of disability will be at least equal to that of the State plan for that period.

DIFFERENT PERIODS OF DISABILITY - Different periods of disability due to the same or related conditions will be deemed one period unless separated by more than 14 days: provided that the employee has earned wages from the employer during such 14-day period.

INSURED EMPLOYEE - An employee will become insured on the date he or she becomes a member of an eligible class shown in the Benefit Schedule if at work on that day; or otherwise on the first day after that date on which the employee returns to work. If, however, the date on which the employee becomes a member of an eligible class is not a scheduled work day for the employee, the employee will nonetheless become insured on the date if the employee was at work on his or her last scheduled work day.

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TERMINATION OF EMPLOYEE’S INSURANCE - An employee’s insurance will end on the earliest of:
- the date the employee stops being a covered individual;
- the date the employee starts to work for a covered employer not listed in the policy after the date his or her employment with the employer ends;
- the date the employee is no longer a member of an eligible class for a reason other than his or her employment ending.
- the date the policy ends if he or she is an employee of the employer on that date.
Employment is considered ended when an employee stops work for any reason, including, but not limited to: lay-off; leave of absence; resignation; dismissal; being pensioned; retired; or disabled. Coverage will continue under this plan for up to two weeks from the date employment ended. However, if the individual becomes employed with another employer during such time, coverage under this plan will end on the date he or she becomes employed.

DEFINITIONS

"Average weekly wage" means the amount derived by dividing a covered individual’s total wages earned from his or her most recent covered employer during the base weeks in the eight calendar weeks immediately preceding the calendar week in which the disability commenced, by the number of such base weeks. If this computation yields a result which is less than the individual’s average weekly earnings in employment, as defined in the chapter to which the New Jersey Temporary Disability Benefit Law is a supplement, with all covered employers, during the base weeks of such eight calendar weeks, then the average weekly wage shall be computed on the basis of earnings from all covered employers during the eight base weeks immediately preceding the week in which disability commenced.

"Base week" means any calendar week of an individual’s base year during which the individual earned in employment from an employer remuneration not less than an amount 20 times the minimum wage in effect pursuant to section 5 of P.L.1996, c.113 (C 34:11-56a4) on October 1 of the calendar year preceding the calendar year in which the benefit year commences, which amount shall be adjusted to the next higher multiple of $1.00 if not already a multiple thereof, except that if in any calendar week an individual subject to this paragraph is in employment with more than one employer, the individual may in that calendar week establish a base week with respect to each of the employers from whom the individual earns remuneration equal to not less than the amount defined in this paragraph during that week.

"Covered employer" means an employer subject to the Law.

"Covered individual" means a person who is a covered individual as defined in the Law, including a person who has been out of employment with the covered employer for less than two weeks.

"Disability" means a disability as defined in the Law.

"Employment" means any service performed for remuneration or under any contract for hire, written or oral, express or implied. "Injury" means accidental bodily injury including any sickness resulting directly from the injury.

"Law" means the Temporary Disability Benefits Law of the State of New Jersey. It includes any amendments or supplements to the Law which take effect while the policy is in force.

"Physician" means any licensed practitioner of the healing arts in a category specifically favored under the Law.

"Private plan" means a plan established under Article II 43:21-32 of the Law.

"Sickness" means a mental or physical disorder or pregnancy. It excludes any sickness included within the term "injury".

"State plan" means a plan of disability benefits referred to as the State plan in Article III of the Law under which an employee would be entitled to disability benefits if the employee was not covered under a private plan.

"Wages" means all compensation payable by covered employers to covered individuals for personal services, including commissions and bonuses and the cash value of all compensation payable in any medium other than cash.
EXCLUSIONS - No benefit will be payable for:

(a) Any period of disability which did not start while the employee was insured under the policy.

(b) Any period of disability for which a benefit is payable by:

- any unemployment compensation or similar law;
- any disability or cash sickness benefit or similar law of any State or the federal government;
- any workers' compensation law, occupational disease law, or similar law of any State or federal government, other than benefits for permanent partial or permanent total disability previously incurred.

(c) Any period of disability in which the employee is not under the care of a legally licensed physician, dentist, optometrist, podiatrist, practicing psychologist, advanced practice nurse, or chiropractor.

(d) Any period of disability during which a covered individual would be disqualified for unemployment compensation benefits under the New Jersey Unemployment law due to a labor dispute, unless the disability commenced prior to such disqualification.

(f) Any period of disability due to willfully and intentionally self-inflicted injury.

(g) Any period of disability due to injury sustained in the perpetration by the employee of a crime of the first, second, third, or fourth degree, or for any period during which a covered individual would be disqualified for unemployment compensation benefits for gross misconduct.

PROVISIONS APPLICABLE TO CLAIMS

Notice of claim - Written notice of claim must be given within 30 days after the occurrence or start of any loss or as soon thereafter as is reasonably possible. Notice must be given to Liberty or the employer. The notice must identify the insured employee.

Claim Forms - Liberty or the employer will give the claimant forms for filing proof of loss. If the forms are not received within 15 days after the receipt of notice of claim, the claimant shall be deemed to have met the proof of loss requirement if he or she submits written proof of loss within 90 days after the loss or as soon thereafter as is reasonably possible.

Proof of Loss - Written proof of loss must be given to Liberty or the employer within 90 days after the loss. This proof must describe the occurrence, the nature and the extent of the loss. If the proof is not given within 90 days, the claim will not be barred or reduced if the proof is given as soon as reasonably possible.

Time of Claim Payment - Liberty will pay benefits at regular intervals of not more than one month, subject to written proof of loss. Any balance unpaid at the end of any period for which Liberty is liable will be paid at that time.

Payment of Claims - Benefits will be payable to the insured employee. Liberty will pay benefits unpaid at the death of the insured employee either to the surviving spouse, or, if there is no surviving spouse, to the employee's estate. If any benefits are payable to the estate of the employee, or to a person who is a minor or otherwise not competent to give a release for any payment due, Liberty will pay benefits in accordance with paragraphs (c) and (d) of Section 43:21-42 of the Law. Such payment will discharge Liberty to the extent of the payment.

Examination - At its own expense, Liberty may examine the person whose injury or sickness is the basis of claim when and so often as it may reasonably require while that claim is pending, but not more than once a week.

Legal Actions - No action at law or in equity to recover on the policy may be brought before the end of 60 days after required proof of loss has been given. No action may be brought more than three years after proof of loss is required to be given. This provision has no effect on the employee's right to appeal under the Law.

SUBROGATION - In the event that worker's compensation benefits, other than benefits for permanent partial or permanent total disability previously incurred, are awarded for any week for which the employee has received benefits under the policy, Liberty will be subrogated to such employee's rights in such award to the extent of the benefits paid.

The employee or his or her legal representative will execute and give Liberty any instruments which may be needed to secure Liberty's subrogation rights.

RIGHT OF APPEAL - If an insured employee and Liberty cannot agree on benefits, the employee may within 1 year of the start of a claim, file a written complaint with:

Disability Insurance Service
Bureau of Private Plans
P.O. Box 957
Trenton, NJ 08625-0957

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