



The Sherwin-Williams Company
101 Prospect Avenue, N.W.
Cleveland, Ohio 44115-1075

October 20, 1992

REDACTED

Dear :

An important provision of the Sherwin-Williams Long Term Disability Plan is the definition of the term "disability". As indicated on Page 14 of the booklet, "Income If You Are Disabled":

"The meaning of the term 'disability' changes depending on the length of time you are ill or injured.

During any absence due to sickness or accidental bodily injury that lasts no longer than twenty-four (24) months beyond the Benefit Waiting Period, the term 'Disability' means your inability to perform the duties of your occupation or employment for the Company. The period of twenty-four (24) months beyond the Benefit Waiting Period during which you have a disability is referred to herein as the Twenty-Four Month Period.

During any absence due to sickness or accidental bodily injury which continues beyond the Twenty-Four Month Period, the term 'Disability' means your complete inability to engage in any occupation or employment for which you are qualified, or may reasonably become qualified, based on your training, education or experience."

On an Attending Physician's Statement of Disability, dated July 9, 1992, your physician indicated that you are capable of heavy work and that you have no limitation of functional capacity. He also indicated that you are working full time as a farmer.

you began receiving LTD benefits on August 21, 1990; therefore, you have received these benefits beyond the 24-month period. Based on the above medical information, we are unable to continue your LTD status.

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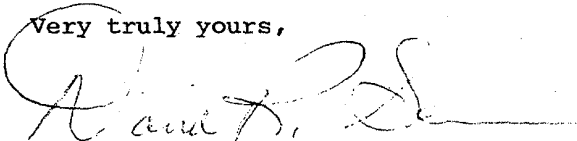
You do have the right to appeal this decision by following the procedure listed on Page 25 of the booklet, "Income If You Are Disabled" under the section entitled, "If Your Application Or The Continuation Of Benefits Is Denied".

"If you believe you are entitled to payments under the Plan which you have not received because the Employee Benefits Department has denied, in whole or in part, your application for or the continuation of such benefits, you may file, within sixty (60) days after you receive written notice of such denial, a written claim with the Corporate Director - Employee Benefits specifying the basis for your claim and the facts upon which you relied in making such claim. Such claim must be signed by you or your authorized representative and shall be deemed filed when received by the Corporate Director - Employee Benefits."

You will continue to be eligible for a Leave of Absence until November 25, 1992, as long as you remain unable to perform your former job. Your Personnel Office will be in touch with you concerning your employment status and your eligibility for other benefits.

Should you have any questions, do not hesitate to contact us.

Very truly yours,



David R. Semon, CEBS
Director - Insured Benefit Plans

DRS/slk

cc: S. Howard
S. Johnson
M. Moore ✓
J. Ranney
F. Roveri

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