Income Protector

For disability due to injury or sickness

PRODUCT FEATURES

- Benefits are payable if you are unable to perform all the substantial and material duties of your own occupation.
- Benefit payments are made on a semi-monthly basis.
- Coverage options— you can choose between (1) sickness; (2) off-the-job accident; or (3) on-the-job accident (over and above what Workers Compensation would cover), to best suit your needs.
- Partial Recovery Benefit pays for up to 90 days following a total disability if you return to work and earn less than 75% of your pre-disability earnings.
- Disability caused by pregnancy is covered the same as any other covered illness.
- Waiver of any premiums due after the first 14 days of total disability following any applicable Elimination Period until the end of the Benefit Period.
- Guaranteed renewable to age 65. Thereafter the policy is renewable until you reach age 70 or you receive of Social Security retirement benefits, whichever is earlier.
- Coverage is portable. You can keep this coverage even if you leave your present place of employment.

BENEFIT DESIGN

- Elimination Period: (accident/sickness) 0/7, 7/7, 14/14, 30/30, 90/90, 180/180 days
- Benefit Period: 3 months, 6 months, 12 months. The Extended Benefit Rider can provide coverage for an additional 12 or 48 months.
- Monthly Benefit: up to 60% of your monthly income and is coordinated with any government benefits for which you may be eligible.

ELIGIBILITY

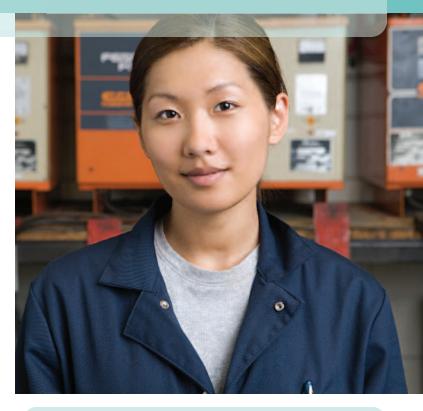
- You must earn at least \$12,000 a year.
- You must work at least 30 hours a week.
- You must be actively at work on the date of enrollment.
- Issue ages: 18-63 years

PREMIUM STRUCTURE

- Rates are issue age based
- Four premium classes based on occupation: Highly Preferred/Preferred/Standard/Base

EXCLUSIONS AND LIMITATIONS

- A pre-existing condition is not covered unless the total disability caused by the condition begins more than 24 months after the issue date. A pre-existing condition is a medical condition not disclosed on the application for which (1) advice/treatment was recommended by or received from a physician during 12 months before policy issue date, or (2) symptoms existed within the 12 months prior to policy issue date, which would cause a ordinarily prudent person to seek diagnosis, care or treatment.
- Benefits will not be paid for total disability resulting from (1) Intentionally self-inflicted injury, (2) Cosmetic surgery or elective procedures which are not medically necessary, or (3) Mental illness without demonstrable organic cause
- Losses due to normal pregnancy that occur within ten months of the Policy Effective Date are not covered.



SAMPLE RATES (Weekly Deductions)

OFF-THE-JOB & SICKNESS COVERAGE

Age: 18-34 Occupation: Preferred

Min. Gross Income	Mnthly Benefit	EP: 14 Days Benefit Period 3 Mo. 6 Mo. 12 Mo.				EP: 30 Days Benefit Period 3 Mo. 6 Mo. 12 Mo.		
\$15,000	\$750	\$4.71	\$5.56	\$6.15	\$2.62	\$3.18	\$3.57	
\$20,000	\$1,000	\$6.28	\$7.41	\$8.20	\$3.49	\$4.24	\$4.76	
\$25,000	\$1,250	\$7.85	\$9.27	\$10.26	\$4.37	\$5.30	\$5.96	
\$30,000	\$1,500	\$9.43	\$11.13	\$12.31	\$5.24	\$6.36	\$7.15	
\$35,000	\$1,750	\$11.00	\$12.98	\$14.36	\$6.12	\$7.43	\$8.34	
\$40,000	\$2,000	\$12.57	\$14.84	\$16.41	\$6.99	\$8.49	\$9.53	
\$45,000	\$2,250	\$14.14	\$16.69	\$18.47	\$7.86	\$9.55	\$10.73	
\$50,000	\$2,500	\$15.7\$	\$18.55	\$20.53	\$8.74	\$10.62	\$11.91	

Age: 35-44 Occupation: Preferred

Min. Gross Income	Mnthly Benefit	EP: 14 Days Benefit Period 3 Mo. 6 Mo. 12 Mo.				EP: 30 Days Benefit Period 3 Mo. 6 Mo. 12 Mo.		
\$15,000	\$750	\$3.64	\$4.63	\$5.48	\$2.02	\$2.68	\$3.36	
\$20,000	\$1,000	\$4.85	\$6.17	\$7.30	\$2.71	\$3.56	\$4.47	
\$25,000	\$1,250	\$6.07	\$7.71	\$9.13	\$3.38	\$4.46	\$5.59	
\$30,000	\$1,500	\$7.29	\$9.25	\$10.95	\$4.06	\$5.35	\$6.72	
\$35,000	\$1,750	\$8.50	\$10.80	\$12.78	\$4.74	\$6.25	\$7.83	
\$40,000	\$2,000	\$9.72	\$12.34	\$14.61	\$5.41	\$7.14	\$8.95	
\$45,000	\$2,250	\$10.94	\$13.88	\$16.43	\$6.10	\$8.04	\$10.08	
\$50,000	\$2,500	\$12.16	\$15.43	\$18.26	\$6.77	\$8.93	\$11.20	

The information contained within this document is only a brief description of product features, benefits, rates, exclusions and limitations which may vary by state and are subject to change. See the actual policy for specific details.



Let's make this easy.*