

Income Protector

Policy Form No. 19845

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			EP: 30 Days Benefit Period		
		3 Mo.	6 Mo.	12 Mo.	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	\$15.71	\$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			EP: 30 Days Benefit Period		
		3 Mo.	6 Mo.	12 Mo.	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.

