



# DISABILITY INSURANCE

| Carrier                 | Disability Type  | Benefit Period                            | Elimination Period (Days)  | Issue Ages | Occupational Classes  | Maxium Benefit Amounts (Monthly)   | Riders  |
|-------------------------|--|---|--|------------|---|--|---|
| <b>American General</b> | <i>Secure Income Plus</i><br>(Not Available in CA, MT or NY) | 2 Years                                   | 30, 60, 90, and 180  | 18 - 50    | There are four eligible classes. For more information call home office. | Maxium monthly benefit amounts will be determined by an annual income requirement schedule.  | Additional Monthly Income for Total Disability AD&D<br>Hospital Monthly Income for Total Disability<br>Partial Disability Rider<br>Exclusion Rider<br>Waiver of Premium<br>Return of Premium  |
|                         |  | 5 Years                                   | 30, 60, 90, and 180  | 18 - 45    | There are four eligible classes. For more information call home office. | Maxium monthly benefit amounts will be determined by an annual income requirement schedule.  | Additional Monthly Income for Total Disability AD&D<br>Hospital Monthly Income for Total Disability<br>Partial Disability Rider<br>Exclusion Rider<br>Waiver of Premium<br>Return of Premium  |
|                         |  | To age 65                                 | 30, 60, 90, and 180  | 18 - 45    | There are four eligible classes. For more information call home office. | Maxium monthly benefit amounts will be determined by an annual income requirement schedule.  | Additional Monthly Income for Total Disability AD&D<br>Hospital Monthly Income for Total Disability<br>Partial Disability Rider<br>Exclusion Rider<br>Waiver of Premium<br>Return of Premium  |
| <b>Assurity</b>         | <i>Individual Guaranteed Renewable Disability</i>            | 1, 2 or 5 Years                           | The number of consecutive days that an insured must be totally disabled before the monthly disability benefit amount becomes payable. The elimination periods available are 30/60/90/180 and 365 days. | 18 - 60    | Classes 1A - 4A   | <ul style="list-style-type: none"> <li>• Class 4A - \$9,000</li> <li>• Class 3A - \$9,000</li> <li>• Class 2A - \$7,500</li> <li>• Class 1A - \$6,000</li> </ul> | Supplemental Disability Income Rider<br>Non-Cancelable Rider<br>5 - Year Own Occupation Rider<br>Hospital Benefit Rider<br>Guaranteed Insurability Rider<br>Castastrophic Disability Rider<br>Automatic Benefit Increase Rider<br>Residual Benefit Rider<br>Return of Premium Rider<br>Retroactive Injury Benefit Rider                               |
| <b>MetLife</b>          | <i>Omni Advantage</i>  | 2 Years, 5 Years,<br>To age 65, To age 70 | 90, 180, 365, 730  | 18 - 59    | 6A, 5A, 5S, 5I, 4A,<br>4M, 3A, 2A                                       | \$20,000   | Additional Monthly Benefit<br>Auto Increase Benefit<br>Catastrophic Disability Benefit<br>COL Adjustment Rider<br>Guaranteed Insurability Benefit<br>Long Term Care Guaranteed Purchase Option<br>Presumptive Total Disability<br>Residual Benefit Rider<br>Return of Premium Rider<br>Retroactive Injury Benefit Rider<br>Spousal Disability Benefit |

|                            |   |   |  |         |   |          |  |
|----------------------------|---|---|--|---------|---|----------|--|
|                            | <i>Omni Essential</i>                           | 2 Years, 5 Years,<br>To age 65, To age 70 | 90, 180, 365, 730  | 18 - 59 | 6A, 5A, 5S, 5I, 4A,<br>4M, 3A, 2A, A, B | \$20,000 | Additional Monthly Benefit<br>Auto Increase Benefit<br>Catastrophic Disability Benefit<br>COL Adjustment Rider<br>Guaranteed Insurability Benefit<br>Long Term Care Guaranteed Purchase Option<br>Presumptive Total Disability<br>Residual Benefit Rider<br>Return of Premium Rider<br>Retroactive Injury Benefit Rider<br>Spousal Disability Benefit        |
|                            | <i>Salary Saver<br/>(CA Only)</i>               | 2 Years, 5 Years,<br>To age 65            | 90, 180, 365, 730 (90<br>NA to applicants with<br>annual income of<br>\$50,000 or less.) | 18 - 59 | 6A, 5A, 4A, 3A, 2A,<br>A, B             | \$16,000 |  |
|                            | <i>Expense Plus<br/>(CA Only)</i>               | 12 or 24 Months                           | 30, 60, 90   | 18 - 59 | 6A, 5A, 5S, 5I, 4A,<br>4M, 3A, 2A       | \$30,000 |  |
|                            | <i>Buy-Sell</i>                                 | 12, 24, 36, 48, 60<br>Months              | 365, 647, 730  | 18 - 59 | 6A, 5A, 5S, 5I, 4A,<br>4M, 3A, 2A, A, B | \$30,000 |  |
| <b>Mutual of<br/>Omaha</b> | <i>Short Term<br/>Accident Only</i>             | 3, 6, 12, or 24 Months                    | 14, 30, 60, 90   | 18 - 61 | All                                     | \$5,000  | Accident Hospital Confinement Indemnity Benefits Rider<br>Hospital Confinement Indemnity Benefits Rider  |
|                            | <i>Short Term<br/>Accident and<br/>Sickness</i> | 3, 6, 12, or 24 Months                    | 14, 30, 60, 90   | 18 - 61 | All                                     | \$5,000  | Critical Illness Benefits Rider<br>Critical Illness Insured Conditions<br>Return of Premium Rider  |
|                            | <i>Long Term<br/>Accident and<br/>Sickness</i>  | 2 Years or 5 Years                        | 60, 90, 180, 365   | 18 - 61 | All                                     | \$10,000 | Hospital Confinement Indemnity Benefits Rider<br>Critical Illness Benefits Rider<br>Critical Illness Insured Conditions<br>Return of Premium Rider<br>Social Insurance Supplement Rider<br>Extended Own Occupation Disability Definition Amendment Rider<br>FIO Rider<br>Extended Proportionate Disability Benefits Rider<br>Cost of Living Adjustment Rider |
|                            |   | 10 Years                                  | 60, 90, 180, 365   | 18 - 61 | 6A, 5A, 4A, 3A, 2A                      | \$10,000 | Hospital Confinement Indemnity Benefits Rider<br>Critical Illness Benefits Rider<br>Critical Illness Insured Conditions<br>Return of Premium Rider<br>Social Insurance Supplement Rider<br>Extended Own Occupation Disability Definition Amendment Rider<br>FIO Rider<br>Extended Proportionate Disability Benefits Rider<br>Cost of Living Adjustment Rider |
|                            |   | To Age 67                                 | 60, 90, 180, 365   | 18 - 61 | 6A, 5A, 4A, 3A                          | \$10,000 | Hospital Confinement Indemnity Benefits Rider<br>Critical Illness Benefits Rider<br>Critical Illness Insured Conditions<br>Return of Premium Rider<br>Social Insurance Supplement Rider<br>Extended Own Occupation Disability Definition Amendment Rider<br>FIO Rider<br>Extended Proportionate Disability Benefits Rider<br>Cost of Living Adjustment Rider |
|                            | <i>Business<br/>Operating<br/>Expense</i>       | 12 Months or<br>18 Months                 | 30, 60, 90, 180, 365   | 20 - 59 | All                                     | \$15,000 |  |

Updated 4/2010

| Principal                           |  |                         |                                 |  |   |   |  |
|-------------------------------------|--|-------------------------|---------------------------------|--|---|---|--|
| <i>Disability Income Insurance</i>  | 2 years, 5 years, to age 65, to age 67, to age 70  | 30, 60, 90, 180, 365    | 18 - 60<br>18 - 64 (multi-life) | 5A, 5A-M, 4A, 4A-M,<br>3A, 3A-M, 2A, A | \$15,000  | Benefit Update<br>Residual Disability Benefit<br>Capital Sum Benefit<br>Catastrophic Disability Benefit<br>Cost of Living Adjustment<br>Conditionally Renewable Policy<br>Future Benefit Increase<br>Extended Total Disability Benefit<br>Limitation of Benefits for Mental/Nervous and Substance Abuse Disorders<br>Presumptive Disability Benefit<br>Recovery Benefit<br>Regular Occupation<br>Short-Term Residual Disability Benefit<br>Supplemental Health Benefit<br>Transitional Occupation |  |
| <i>Overhead Expense Insurance</i>   | Monthly installments up to max monthly benefit, but not to exceed max aggregate benefit. Benefits continue during insured's disability (up to age 65.) | 30, 60, 90 days         | 18 - 60                         | 5A, 5A-M, 4A, 4A-M,<br>3A, 3A-M, 2A, A | Up to \$42,500 Issue limit & \$50,000 Participation limit   | Automatic Increase Option<br>Benefit Update<br>Residual Disability Benefit  |  |
| <i>Disability Buy-Out Insurance</i> | Monthly installments up to max monthly benefit, but not to exceed max aggregate benefit. Benefits continue during insured's disability (up to age 65.) | 365, 540 or 730         | 18 - 60                         | 5A, 5A-M, 4A, 4A-M,<br>3A, 3A-M, 2A, A | Up to \$3,000,000 (Lump sum, monthly installments of 24, 36 or 60 months or a combination of lump sum and monthly installments)                         | Benefit Update  |  |
| Union Central                       |  |                         |                                 |  |   |   |  |
| <i>Noncancellable Series 4401S</i>  | 1 Year   | 30, 60, 90, 180 and 365 | 18 - 60                         | 5AP - 2A                               | The policy schedule page will reflect the max benefit for a particular policy. Benefits are subject to our then current Issue and Participation Limits. | To age 67 Extension<br>Residual Disability<br>24 - Month Residual Disability<br>6 - Month Partial Disability<br>Cost of Living Adjustment<br>Automatic Increase<br>Future Increase Option<br>Social Insurance Substitute<br>Catastrophic Disability   |  |
|                                     | 2 Years  | 30, 60, 90, and 180     | 18 - 60                         | 5AP - 2A                               | The policy schedule page will reflect the max benefit for a particular policy. Benefits are subject to our then current Issue and Participation Limits. | To age 67 Extension<br>Residual Disability<br>24 - Month Residual Disability<br>6 - Month Partial Disability<br>Cost of Living Adjustment<br>Automatic Increase<br>Future Increase Option<br>Social Insurance Substitute<br>Catastrophic Disability   |  |

|  |  |           |                      |         |          |   |   |
|--|--|-----------|----------------------|---------|----------|---|---|
|  |  | 5 Years   | 30, 60, and 90       | 18 - 60 | 5AP - 2A | The policy schedule page will reflect the max benefit for a particular policy. Benefits are subject to our then current Issue and Participation Limits. | To age 67 Ectension<br>Residual Disability<br>24 - Month Residual Disability<br>6 - Month Partial Disability<br>Cost of Living Adjustment<br>Automatic Increase<br>Future Increase Option<br>Social Insurance Substitute<br>Catastrophic Disability |
|  |  | To Age 65 | 90, 180, 365 and 730 | 18 - 60 | 5AP - 2A | The policy schedule page will reflect the max benefit for a particular policy. Benefits are subject to our then current Issue and Participation Limits. | To age 67 Ectension<br>Residual Disability<br>24 - Month Residual Disability<br>6 - Month Partial Disability<br>Cost of Living Adjustment<br>Automatic Increase<br>Future Increase Option<br>Social Insurance Substitute<br>Catastrophic Disability |
|  |  | To Age 67 | 90, 180, 365 and 730 | 18 - 60 | 5AP - 2A | The policy schedule page will reflect the max benefit for a particular policy. Benefits are subject to our then current Issue and Participation Limits. | To age 67 Ectension<br>Residual Disability<br>24 - Month Residual Disability<br>6 - Month Partial Disability<br>Cost of Living Adjustment<br>Automatic Increase<br>Future Increase Option<br>Social Insurance Substitute<br>Catastrophic Disability |