

The Executive Platinum and Executive Silver offer these standard benefits!

Survivor Benefits:

Two times the amount of the last monthly benefit paid to the insured is provided to the surviving spouse. The insured must have been disabled for 180 days and receiving benefits.

Hospital Indemnity Benefits.

\$30 per day for up to 90 days after the elimination period if the insured was hospital-confined for the entire elimination period.

Accidental Death & Dismemberment Benefits.

Up to \$5,000 benefit paid should death or dismemberment occur within 90 days of covered accidental injury.

Plus... you may choose to add any of these optional benefits!

Options are available for an additional charge only at the time of application for the disability plan. Full details, exclusions and limitations are disclosed in the policy.

Partial Disability Rider (A)

Provides up to 50% of selected monthly benefit for partial disability up to six months upon completion of the elimination period or immediately following a period of total disability. Rates shown are per \$100 monthly benefit base policy.

Hospital Indemnity Rider (B)

Provides benefits should the insured be hospital-confined - from \$25 to \$100 per day for up to 365 days. Rates shown are per \$25/day (\$100/day maximum).

Own Occupation Extension Rider (C)

Amends the definition of total disability to increase the time period insured is covered at own occupation from two to five years. Otherwise Total disability is defined as when an insured, because of injury, sickness or nervous or mental disorder, during the first 24 months of disability, cannot perform the material and substantial duties of his or her regular occupation. After 24 months, the insured must be completely unable to perform the material and substantial duties of any occupation for which he or she is reasonably fitted by education and training. Rates shown are per \$100 monthly benefit base policy. (Available on "Executive Platinum" only.)

Home Health Care Benefit Rider (D)

Pays \$50 to \$100 per day for home health care services for up to two years after insured has been hospital-confined for three or more days. (Not available in Maryland) Rates shown are per \$50/day (\$100/day maximum).

Accidental Death & Dismemberment Rider (E)

Adds from \$25,000 to \$500,000 in benefits if death or dismemberment occurs within 90 days of a covered accidental injury. Rates shown are per \$1,000 principal sum (maximum benefit of three times earned income or \$500,000).

Executive Platinum Annual Premiums for Optional Benefits

Issue Age	Optional Benefit				
	A	B	C	D	E
18 - 29	\$15.00	\$25.00	\$5.00	\$30.00	\$1.80
30 - 39	17.50	34.00	5.50	49.00	1.80
40 - 49	21.00	56.00	8.00	70.00	1.80
50 - 59	27.50	100.00	13.00	105.00	1.80
60 - 63	37.00	137.00	15.00	140.00	1.80

Optional benefits terminate with the disability coverage.

Executive Silver Annual Premiums for Optional Benefits

Issue Age	Optional Benefit				
	A	B	C	D	E
18 - 29	\$20.00	\$25.00	n/a	\$30.00	\$1.80
30 - 39	25.00	34.00	n/a	49.00	1.80
40 - 49	35.00	56.00	n/a	70.00	1.80
50 - 59	47.50	100.00	n/a	105.00	1.80
60 - 63	55.00	137.00	n/a	140.00	1.80

Optional benefits terminate with the disability coverage.

The Executive Platinum and Silver Plans are disability plans for impaired or substandard risk applicants. And are graded as shown below:

EXECUTIVE PLATINUM

Applicants must meet these eligibility requirements: They must be professionals or executives with earned income in excess of \$40,000 who are between the ages of 18 and 63.

Here's how the plan works:

- 90-day elimination period – accident, sickness, or mental or nervous disorder
- 5-year maximum benefit period – accident or sickness
- Monthly benefits from \$2,000 minimum to \$11,000 maximum, up to 60% of annual earned income
- Waiver of Premium Benefit included Prior to age 65

Look at these attractive rates:

Issue Age (Last Birthday)	Annual Premium Per \$100 Benefit
18 - 29	\$ 70
30 - 39	\$ 80
40 - 49	\$ 87
50 - 59	\$ 137
60 - 63	\$ 182

\$50 Annual Policy Fee

Modal Factors: Semiannually .52; Quarterly .265; Monthly .091

Benefit period reduces by 50% at age 65 and terminates at age 70.

Elimination Period Discount Factors:

EXECUTIVE PLATINUM

60 Days = 1.45
 90 Days = 1.00
 120 Days = 0.94
 180 Days = 0.86
 365 Days = 0.75

EXECUTIVE SILVER

Applicants must meet these eligibility requirements: They must be professionals or executives with earned income in excess of \$20,000 who are between the ages of 18 and 63.

Here's how the plan works:

- 30-day elimination period – accident, sickness, or mental or nervous disorder
- 2-year maximum benefit period – accident or sickness
- Monthly benefits from \$500 minimum to \$11,000 maximum, up to 60% of annual earned income
- Waiver of Premium Benefit included Prior to age 65

Look at these attractive rates:

Issue Age (Last Birthday)	Annual Premium Per \$100 Benefit
18 - 29	\$ 58
30 - 39	\$ 66
40 - 49	\$ 72
50 - 59	\$ 114
60 - 63	\$ 152

- **33%** of stated monthly benefit* if disability occurs during first year of coverage.

- **66%** of stated monthly benefit* if disability occurs during second year of coverage.

- **100%** of stated monthly benefit* if disability occurs after second year of coverage.

- Benefits of up to 60% of gross monthly earned income!

- Most occupations accepted!

- No medical exams or blood work required!

- Pre-existing conditions may be covered immediately when listed on the application, approved by the company and coverage is issued!

- Own occupation definition of total disability for the first two years!

- Waiver of premium included.

*The stated monthly benefit is shown in the Policy Schedule.