



Disability Income Insurance

PRODUCT HIGHLIGHTS

BENEFIT: up to \$5,000/month

BENEFIT PERIOD: 1 year, 2 year, 5 year, and to age 67

WAITING PERIOD: 30 days, 90 days, and 180 days (not available with 1 year BP)

TOTAL DISABILITY DEFINITION: Unable to perform the duties of your own occupation and not working in any occupation for which you are qualified by work, training or experience.

PARTIAL DISABILITY: If you are partially disabled we will pay you 50% of the monthly benefit for a period not greater than 12 months.

COST OF LIVING ADJUSTMENT RIDER: This rider increases the monthly benefit payable while You are Disabled. Annual increases are based on the increase in the Consumer Price Index subject to a 4% maximum increase occurring on the anniversary of the date of disability.

RENEWABILITY OF YOUR POLICY: The Policy is guaranteed to be renewed, upon the timely payment of premiums, from the Policy Date to the first anniversary of the Policy Date on or after your 67th birthday. During that period, we cannot cancel the Policy or change the terms, other than premiums. Premiums may be changed by class only.

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