

Individual Disability Insurance Products

- [The Protector+SM](#)
- [The ProtectorSM](#)
- [Coverage-to-Income Limits](#)
 - [Income Documentation](#)
- [The Business Protector](#)
(Overhead Expense)
- [The Business Equity Protector](#)
(Buy-Sell)

The Protector+

Individual Disability Income Insurance

Base Policy Benefits and Features

- [Guaranteed Renewable](#)
- [Renewable for Life \(Renewal Option\)](#)
- [Total Disability Benefit](#)
- [Presumptive Total Disability Benefit](#)
- [Rehabilitation Benefit](#)
- [Survivor Benefit](#)
- [Waiver of Premium Benefit](#)
- [Cosmetic or Transplant Surgery Benefit](#)

Optional Benefit Riders³

- [Residual Disability Rider \(RDR\)](#)
- [Supplement Social Insurance Rider \(SSI\)](#)
- [Future Purchase Option \(FPO\)](#)
- [Indexed Cost of Living Rider \(ICOL\)](#)
- [Own Occupation Rider \(OWN OCC\)](#)
- [Noncancelable Policy Rider \(NONCAN\)](#)
- [Catastrophic Disability Benefit Rider \(CAT\)](#)

Overview

Occupation Class	Monthly Coverage			Minimum Issue	Available Riders ³	Benefit Periods Available	Waiting Periods Available ⁷ (days)
	Maximum Issue ¹ from The Standard including any SSI	Maximum Participation ²					
		with other carriers' IDI coverage	with any Group LTD				
5A & 4A	\$15,000	\$20,000	\$25,000	\$600 Total for SSI+ base	RDR SSI ICOL ⁴ FPO ¹ OWN OCC ⁵ NONCAN CAT ⁸	2 years and 5 years To Age 66/67 ⁶	60 90 180 365 730 days
4P Physician & 4P Dentist	\$15,000	\$20,000	\$20,000				
3P Physician	\$15,000	\$20,000	\$20,000				
3P Dentist	\$10,000	\$15,000	\$15,000				
3A	\$10,000	\$15,000	\$15,000	\$200 minimum base	RDR SSI ICOL ⁴ FPO ¹ NONCAN CAT ⁸	2 years and 5 years	60 90 180 365 days
2A	\$10,000	\$10,000	\$15,000				
A	\$8,000	\$8,000	\$10,000				
B	\$8,000	\$8,000	\$10,000				

1. For individual insurance in force and applied for, this is the maximum issue limit. Maximum issue under *Old Fashioned Underwriting*SM is \$5,000 including any SSI and FPO.
2. If the applicant has group insurance in force, this is the maximum participation limit. Maximum participation under *Old Fashioned Underwriting*SM is \$6,500 fully underwritten coverage with other individual disability carriers.
3. Adding optional riders may increase policy premiums.
4. The Indexed Cost of Living Rider is not available with the two-year benefit period.
5. The Own Occupation Rider is available to all 3A, 3P, 4A, 4P, and 5A occupations except podiatrists and self-employed stockbrokers.
6. For insureds born on or before 12/31/56, the normal termination date is the policy anniversary on or next following the 66th birthday. For other insureds, it is the policy anniversary on or next following the 67th birthday. The To Age 66/67 benefit period ends on these respective ages as well.
7. The waiting period must be satisfied within the total number of consecutive days which equals the lesser of two times the waiting period or 365 days. The 365 and 730 day waiting periods are not available in all states.
8. The Catastrophic Disability Benefit Rider is limited to a maximum of one times the basic monthly benefit in New Jersey.

The Protector+

Individual Disability Income Insurance

Base Policy Benefits

Policy Form Number: B152

Issue Ages: 18 to 60

Smoker Rates: 125% of nonsmoker rates. Smoker rates will apply if:

- Tobacco, nicotine in any form or marijuana has been used in the last 12 months. This includes cigarettes, cigars, pipes, smokeless tobacco and/or nicotine in other form (gum, patch or other); or
- Urine test is positive for nicotine.

Policy Fee: \$40

Guaranteed Renewable to: The normal termination date, i.e. the policy anniversary on or next following the insured's 66th or 67th birthday. Premiums are guaranteed not to change for the first three policy years. After that, premiums can only be changed if the change applies to all policies with like benefits insuring the same risk class.

Conditionally Renewable from: The normal termination date if policy is continued under the Renewal Option. Insured must remain actively and regularly employed for at least 30 hours a week. Total disability benefits will be paid for no longer than 24 months, 12 months after age 75.

Residual Disability Benefit: In most states, this benefit is available only as a rider.

Other Features: Incontestable after two years (or three years, depending on the state of issue) except for fraudulent mis-statements, discounts for multiple-life sales.

Policy Provisions

Definition of Disability

Total Disability/Totally Disabled:

Because of the insured's Injury or Sickness:

1. The Insured is unable to perform the substantial and material duties of his or her Regular Occupation; and
2. The Insured is not engaged in any other gainful occupation; and
3. The Insured is under the regular care of a Physician appropriate for the injury or sickness. This Physician's care requirement will be waived when We receive written proof, satisfactory to Us, that further care would be of no benefit to the insured.

Presumptive Total Disability: The Insured's total and permanent loss, because of his or her Injury or Sickness, of one of the following:

1. Speech;
2. Hearing in both ears, not restorable by hearing aids;
3. Sight in both eyes (see below);
4. Use of both hands;
5. Use of both feet; or
6. Use of one hand and one foot.

Total and permanent loss of sight in both eyes means that both eyes must measure at or below 20/200, after reasonable efforts are made to correct their vision, using the most advanced medically acceptable procedures and devices available.

The Insured will be considered totally disabled if he or she becomes presumptively totally disabled under the policy terms.

The Protector+

Individual Disability Income Insurance

Definition of Disability (continued)

Continuous Disability/Continuously Disabled: Recurrent periods of Disability from the same cause or causes are one period of Continuous Disability if separated by the Insured's Recovery of less than twelve full months. However, no Disability Benefits are due or payable during any period of Recovery.

Benefits Definitions

Benefit for Total Disability: The Insured will be eligible for the benefit for Total Disability during the insured's Continuous Total Disability. We will pay the Basic Monthly Benefit. The benefit for Total Disability will begin on the Commencement Date. This benefit will continue while the insured remains Totally Disabled, but it will not be paid beyond the Maximum Benefit Period. For periods of less than a month We will pay a pro rata portion of this benefit for each day of Total Disability.

Benefit for Presumptive Total Disability: We will pay the benefit For Total Disability during the Insured's Presumptive Total Disability. However we will not pay it beyond the Maximum Benefit Period. (This period is extended to lifetime if NONCAN has been included on the policy and the maximum benefit period is longer than 5 years.) The Commencement Date for any Presumptive Total Disability is the first day of that Presumptive Total Disability.

Disability Due to Cosmetic or

Transplant Surgery: We will consider the Insured as Totally Disabled due to Sickness if, more than six months after the Effective Date, the Insured becomes Disabled from surgery to:

1. Improve his or her appearance;
2. Prevent his or her disfigurement; or
3. Transplant part of his or her body to someone else.

Rehabilitation Benefit: While Disability Benefits are being paid, either the Insured or We may propose a Rehabilitation Program. If the Program is approved by Us and accepted by the Insured, We will pay a Rehabilitation Benefit for up to 36 months according to the terms of the Program.. This benefit will pay:

1. The reasonable costs of a Rehabilitation Program not otherwise covered by any other plan, policy or program; and
2. The difference, if any, between:
 - a. The benefit the Insured would be eligible for if he or she were totally disabled; and
 - b. The Disability Benefit for which the Insured is eligible;

In no case will We pay the Rehabilitation Benefit beyond the end of the Maximum Benefit Period. Payment of this benefit will be in addition to any other payment that may be due under the policy.

The Protector+

Individual Disability Income Insurance

Benefits Definitions

Rehabilitation Benefit (continued)

A. We will provide the terms, conditions and objectives of the Program to the Insured in writing after it has been approved by Us, in our sole discretion. The Program must be accepted by the Insured in writing before We will pay any Rehabilitation Benefit. We will periodically review the Program and the insured's progress. We will continue to pay the Rehabilitation Benefit as long as We determine that the Program is meeting the mutually agreed upon objectives.

B. If the Insured leaves the Program We will continue paying Disability Benefits for up to the number of months remaining in the Insured's Maximum Benefit Period, if any, as long as the Insured remains otherwise eligible under the policy. The Program and the Rehabilitation Benefit are voluntary. This policy does not require the Insured to apply for or join any program.

Premium Waiver Benefit: We will waive all premiums due under this policy while benefits are payable. If the Waiting Period is greater than 90 days, We will waive all premiums due and payable after the 90th day of Continuous Disability, up to the Commencement Date, as long as the Insured remains Continuously Disabled. On and after the Commencement Date, policy benefits must be payable for premiums to be waived. After completion of the Waiting Period, We will refund to the Owner any premium due and paid after the date the Insured's Disability began.

Survivor Benefit: If the Insured dies while the benefit for Total Disability is being paid, We will pay a benefit to the Owner or the Owner's estate. In this event, We will pay the Basic Monthly Benefit for the lesser of:

- three months beyond the month of the Insured's death; or
- the number of months remaining in the Maximum Benefit Period as of the date of the Insured's death.

The policy, and any Disability Benefits being paid under it, end at the Insured's death.

While the policy is in force, the Owner may:

1. Name a payee; or
2. Change a previously named payee; to receive this survivor benefit. We will pay the named payee, if living, instead of the Owner or Owner's estate.

The designation or change:

1. Must be made on a form satisfactory to Us; and
2. Is subject to Our approval. Once approved, the designation or change will take effect as of the date the Owner signed the request.

If the payee is not living at the insured's death, We will pay this benefit to the Owner or the Owner's estate.

This benefit is not available in all states.

The Protector+

Individual Disability Income Insurance

Other Definitions and Provisions

Commencement Date: The Commencement Date is the first day immediately following the completion of the Waiting Period. The following applies to a Presumptive Total Disability: 1. The Waiting Period is waived; and 2. The Commencement Date will be the first day of the total and permanent loss.

Waiting Period: The Waiting Period is that period, measured from the first day of the Insured's Disability, throughout which the Insured must be Disabled before Disability Benefits become payable. The Waiting Period is shown on the data page. No Disability Benefits are payable during the waiting period. Disability Benefits start after the Waiting Period ends, on the Commencement Date, if the Insured is Totally Disabled on that date.

Regardless of the number or length of any periods of Recovery that may occur during the Insured's Disability, for any Disability Benefit to become payable, the Waiting Period must be satisfied within the total number of consecutive days which equals:

1. For Waiting Periods of 180 days or less: two times the Waiting Period shown on the data page; OR
2. For Waiting Periods longer than 180 days: One and one-half times the Waiting Period shown on the data page.

This limitation does not apply to the benefit for Presumptive Total Disability

Maximum Benefit Period: The Maximum Benefit Period is the maximum period of time We will pay Disability Benefits during and for any one Continuous Disability. This period is shown on the data page, and it begins on the Commencement Date.

If the policy is continued beyond the Termination Date under the Renewal Option, payment of Disability Benefits may be limited to a maximum of 12 months for any one Continuous Disability.

Guaranteed Renewable: The policy is Guaranteed Renewable to the Termination Date, shown on the data page. As long as the premium is paid by the end of each grace period, We cannot change any part of the policy, except its premium, until the Termination Date. The policy will end on that date, except as provided by the Renewable Option After The Termination Date provision. We can change the premium only after the policy is three years old and only if the change applies to all policies with like benefits insuring the same Risk Class.

A Noncancellable Rider is available in some cases. Under this rider premiums are guaranteed not to change until the Termination Date.

The Protector+

Individual Disability Income Insurance

Renewable Option: The Renewable Option allows the Insured to continue the policy in a limited form after the Termination Date. To qualify, the Insured must be actively and regularly employed for at least 30 hours a week, and not be disabled when applying for renewal. Only the Total Disability benefit continues, but with a maximum benefit period of 24 months before age 75. After age 75 the Maximum Benefit Period will be 12 months. All other benefits and riders will be terminated at the Termination Date. The premium will be based on the rate in effect for all policies with like benefits insuring the same age and Risk class as of the termination date.

Exclusions: The following are excluded from coverage: Disability due to war or act of war; the first 90 days of Disability due to pregnancy or childbirth; Disability caused by the Insured's committing an assault or felony or participating in a riot; Disability while the Insured is confined to a penal institution; and intentionally self-inflicted injury. If Disability is caused by a Pre-existing Condition, benefits will be paid unless the condition is specifically excluded or was not disclosed on the application.

Dividends: None. All policies are nonparticipating.

Regular Occupation: The Insured's occupation at the time Disability begins. IF the Insured has limited his or her practice to a professionally recognized specialty in medicine or law, the specialty will be deemed to be his or her Regular Occupation. If the Insured is retired at the time Disability begins, being retired will be deemed to be his or her Regular Occupation.

Additional Benefits

All benefits and riders are subject to:

- Underwriting considerations and underwriting evaluation; and
- Reinsurance availability.

Adding optional riders may increase policy premiums.

Residual Disability (RDR)

General Purpose: Pays a partial benefit as You return to work. Does not require a preceding period of Total Disability. If loss of income is 80% or more, full monthly benefit will be paid. Provides for a lump sum Recovery Benefit following a period of disability if working 30 hours a week or more.

Form Number: PR5(5/05)

Issue Ages: 18 to 60

Available with Occupation Classes: All Occupation Classes

Available with Base Policy Benefit Periods of: All Benefit Periods

Waiting Period: Same as base policy

Coverage Period for Benefit: Same as base policy

Effect on Other Benefits: A policy with RDR may also have SSI, OWN OCC and ICOL (which increases the benefit payable). Any SSI benefit amount will be included in the total monthly benefit amount when calculating the RDR benefit payable. FPO may also be attached to the policy, and will increase this benefit when exercised, if increases are made to the base policy.

The Protector+

Individual Disability Income Insurance

Residual Disability (RDR)

(continued)

Monthly Benefit Amounts: Pays up to 100% of the full monthly benefit depending on Your loss of income.

Description: The Residual Disability Rider pays a benefit if You are Residually Disabled but not Totally Disabled. Residual Disability means You are not Totally Disabled, but because of Your Injury or Sickness:

1. Your Monthly Earnings are reduced by 20% or more of Your Indexed Prior Monthly Earnings; and
2. You are under the regular care of a Physician appropriate for Your Injury or Sickness; and
3. You are able:
 - a. To do some, but not all, of the substantial and material duties of Your Regular Occupation; or
 - b. To do all of the substantial and material duties of Your Regular Occupation, but not for as long a time or as effectively as immediately prior to Your Injury or Sickness.

Amount Payable: Pays up to 100% of the full monthly benefit depending on the insured's loss of income. The benefit will be a portion of the Basic Monthly Benefit while the policy is in force and the insured is Continuously Residually Disabled.

If the Insured is unable to earn at least 20% of his or her Indexed Prior Monthly Earnings, We will pay the Basic Monthly Benefit.

If the Insured is able to earn a percentage between 20% and 80% of his or her Indexed Prior Monthly Earnings, the benefit will be

1. The Benefit Amount and the SSI benefit (if part of the policy); multiplied by
2. The percentage of lost earnings compared to the Indexed Prior Monthly Earnings.

Notwithstanding, the amount of each of the first six monthly payments for any one Continuous Disability will be at least 50% of the Benefit Amount.

The benefit will continue while the Insured remains Residually Disabled. We will not pay this benefit beyond Maximum Benefit Period (see definition of Maximum Benefit Period). We also will not pay this benefit beyond the Termination Date unless the Residual Disability begins with three months prior to the Termination Date. If this occurs, We will pay the Residual Disability Benefit for up to three months while the Insured remain Residually Disabled. For periods of less than a month, We will pay a pro rata portion of this benefit for each day of Residual Disability.

Recovery Benefit: The benefit will be payable in a lump sum, and will equal the lesser of:

1. Six times the policy benefit amount;
2. The total amount of residual benefits paid prior to recovery; or
3. The number of months remaining in the maximum benefit period times the policy benefit amount.

The Protector+

Individual Disability Income Insurance

Supplemental Social Insurance Benefit (SSI)

General Purpose: Payable for Total Disability when insured is not eligible for Legislated Benefits greater than the SSI benefit. If Residually Disabled, the SSI monthly benefit less any Legislated Benefits received will be added to the Monthly Benefit Amount when determining the residual benefit payable.

Form Number: PR1(5/05)

Issue Ages: 18 to 60

Available with Occupation Classes:
All Occupation Classes

Available with Base Policy Benefit Periods of: All Benefit Periods

Waiting Period: Same as or longer than base policy

Coverage Period for Benefit: Same as base policy

Effect on Other Benefits: A policy with SSI may also have RDR, OWN OCC and ICOL (which increases the benefit payable). FPO may also be attached to the policy, but will not increase this benefit when exercised.

Minimum Monthly Benefit Amount: \$200

Maximum Monthly Benefit Amount: \$1200, subject to coverage to income limits, with the additional restriction that the SSI amount may not exceed three times the base benefit amount. Under *Old Fashioned Underwriting*, the maximum SSI plus the basic monthly benefit plus any FPO is \$5000.

Amount Payable: If you are receiving a Total Disability Benefit under the policy, We will pay:

1. The amount of benefits for this rider; less
2. Any Legislated Benefits paid to the Insured for the same period.

This payment is in addition to any other benefits payable under the policy, except that no benefits will be payable under this rider if the Insured is receiving benefits under the Residual Disability Rider. In that event, the amount that would have been payable under this rider for Total Disability will be used in calculating the Residual Disability Benefit.

SSI benefits will continue until the earlier of: the date the policy benefits ends, the Termination Date or the date the rider ends. However, no benefit will be paid for any month for which Legislated Benefits paid to the insured are greater than the benefit paid under the rider.

While the Insured is Disabled, a cost of living adjustment may be made to the Legislated Benefits for which the Insured is eligible. These adjustments will not reduce benefits under this rider.

Description: The Supplemental Social Insurance Benefit rider provides an additional monthly benefit beginning on the commencement date of the benefit. SSI is designed to complement the Legislated Benefits included under Social Security, worker's compensation and similar federal, state and local laws. To qualify for this benefit, a Total Disability Benefit must be payable under the policy, the claims procedure for Legislated Benefits must be satisfied, and any Legislated Benefits received must be less than the SSI benefit.

The Protector+

Individual Disability Income Insurance

Indexed Cost of Living (ICOL)

General Purpose: Increases the amount of the base policy, RDR or OWN OCC benefits payable during a period of Continuous Disability, on each anniversary of the date of the disability.

Form Number: PR2(5/05)

Issue Ages: 18 to 60

Available with Occupation Classes:
All Occupation Classes

Available with Base Policy Benefit Periods of: 5 Year and To Age 66/67

Waiting Period: Same as base policy

Coverage Period for Benefit: Same as base policy

Effect on Other Benefits: A policy with ICOL may also have RDR, SSI and OWN OCC. ICOL will increase total disability benefit payments under the base policy, or residual benefits under the Residual Rider. ICOL increases the premium for the base policy. Benefits payable under the SSI Rider will be included in the calculation of the ICOL benefit. FPO may also be attached to the policy, and ICOL, if attached to the original policy, will be included with all benefit increases due to FPO elections.

Monthly Benefit Amounts: ICOL increases the monthly benefit by an amount determined by the increase of the Consumer Price Index for Urban Consumers (CPI-U) for the prior calendar year. The ICOL benefit at a given disability anniversary can never be greater than that which would have occurred if the benefit had increased 3% (or 6% if so chosen) on each disability anniversary. Each increase is compounded with all prior increases during the same disability. The benefit amount will not decrease even if the CPI-U decreases.

Description: The Indexed Cost of Living Indemnity Benefit rider pays an added benefit amount determined by an indexed percentage at each anniversary of Total or Residual Disability for which a benefit is payable. The monthly benefit is a percentage of the base amount for Total or Residual Disability plus any benefit payable under SSI and/or RDR. The percentage is the rate of increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers for the prior calendar year.

The Protector+

Individual Disability Income Insurance

Future Purchase Option (FPO)

General Purpose: The FPO rider allows for purchase of additional coverage on predefined purchase dates for predefined maximum amounts, with only financial underwriting required.

Form Number: PR4 (5/05)

Issue Ages: 18 to 45

Available with Occupation Classes:

All Occupation Classes

Available with Base Policy Benefit

Periods of: All Benefit Periods

Waiting Period: Same as base policy

Coverage Period for Benefit: To Age 50

Effect on Other Benefits: A policy with FPO may have RDR, SSI, OWN OCC and ICOL. When an FPO is exercised, the basic monthly benefit (for total disability) is increased by the amount selected under the FPO Rider (subject to rider maximums). Such a benefit increase will also include RDR, OWN OCC and ICOL benefits if attached to the original policy. FPO is not available on GI policies.

Minimum Option Pool Amount: \$500.

Minimum FPO Exercise Amount:

\$100 or the total remaining pool, if less than \$100.

Maximum Option Pool Amount: The maximum option pool amount is the lesser of \$5,000 or the Maximum Total Benefit (described on the following page). FPO is not available if the Maximum FPO Pool Amount is less than \$500. Under *Old Fashioned Underwriting*, the maximum pool plus the basic monthly benefit plus any SSI is \$5,000.

Maximum Total Benefit: In general, the Maximum Total Benefit for an insured is the lesser of:

- a. Occupation Class *Issue Limit* LESS the combined Base Benefit and SSI Benefit Amounts LESS any Individual Disability Income insurance currently in force; or
- b. Occupation Class *Participation Limit* LESS the combined Base Benefit and SSI Benefit Amounts LESS any Group and Individual Disability Income insurance currently in force.

Adjustments may be made to this calculation in order to account for the taxability of benefits.

EXAMPLE #1: Insured is Occupation Class 5A (\$15,000 Issue Limit and \$25,000 Participation Limit); base benefit \$6,750; SSI benefit \$500; individual insurance in force \$1,000.

- First, determine the Maximum Total Benefit:
 - a. $15,000 - 6,750 - 500 - 1,000 = 6,750$
 - b. $25,000 - 6,750 - 500 - 1,000 = 16,750$

The lesser is \$6,750 which is therefore the Maximum Total Benefit.

- Second, determine the Maximum FPO Pool Amount: This is the lesser of 6,750 or 5,000: \$5,000 is the Maximum FPO Pool Amount.

The Protector+

Individual Disability Income Insurance

Future Purchase Option

(continued)

EXAMPLE #2: Insured is Occupation Class 3A (\$10,000 Issue Limit and \$15,000 Participation Limit); base benefit \$9,600; SSI benefit \$0; no other individual insurance in force.

- First, determine the Maximum Total Benefit:
 - c. $10,000 - 9,600 = 400$
 - d. $15,000 - 9,600 = 5,400$

The lesser is \$400 which is therefore the Maximum Total Benefit.
- Second, determine the Maximum FPO Pool Amount: This is the lesser of 400 or 5,000: \$400 is the Maximum FPO Pool Amount. (Since this amount is less than \$500, FPO is not available.)

Maximum FPO Exercise Amount:

On any option date, the owner may apply for the purchase of a portion of the option pool amount (shown on the data page), subject to the maximums shown below.

Maximum FPO Exercise Percentage	
Attained Age	Maximum Exercise %
41 or under	100%
42 - 45	50%
46 - 50	33%

Students and New Professionals: The Standard allows special underwriting rules for these insureds, which allow them to purchase an FPO amount of up to \$5,000 maximum. This FPO may be exercised on an accelerated basis one time, subject to financial underwriting. The time period to more quickly exercise up to the full amount of all remaining FPO is limited to 36 months following graduation (attaining professional degree), or completion of residency or fellowship, whichever comes later.

While the normal option dates coincide with the policy anniversary, the one-time, accelerated option may be exercised at any time during this eligibility period. After that time, any remaining amount of FPO then becomes subject to the regular schedule for FPO exercises provided in the FPO rider.

Own Occupation Benefit (OWN OCC)

General Purpose: This rider liberalizes the definition of Total Disability. Under this rider the Insured would still be considered totally disabled if, because of injury or sickness, the Insured is unable to perform the substantial and material duties of his or her regular occupation even though the Insured is engaged in some other gainful occupation. The Insured must be under the care of a physician appropriate for the Sickness or Injury to receive Total Disability benefits.

This rider is available only if the policy includes NON CAN.

Form Number: PR7 (5/05)

Issue Ages: 18 to 60

Available with Occupation Classes: 5A, 4A, 4P, 3A and 3P (not available for podiatrists and self-employed stockbrokers.)

Available with Base Policy Benefit Periods of: 5 Year and To Age 66/67

Waiting Period: Same as base policy

Coverage Period for Benefit: Same as base policy

The Protector+

Individual Disability Income Insurance

Own Occupation Benefit

(continued)

Monthly Benefit Amount: Same as base policy

Effect on Other Benefits: OWN OCC requires separate premiums from the base policy. If benefits are payable under OWN OCC, no benefits will be payable under RDR. FPO may also be attached to the policy, and when FPO is first exercised, the OWN OCC benefit will be included with the increase.

Own Occupation Five Year Benefit (FIVE YEAR OWN OCC)

General Purpose: This rider liberalizes the definition of Total Disability in the same way as the OWN OCC rider. However, the revised definition applies only for the first five years for which the Total Disability benefit is payable. The definition of Total Disability reverts to the policy's definition for the remainder of the Maximum Benefit Period.

This rider is available only if the policy includes NONCAN. Not available at point of sale. Limited to counteroffer at underwriter's discretion only. The Own Occupation Five Year Benefit Rider may be offered, at the underwriter's discretion, as a counteroffer in situations where the full OWN OCC Rider is not approved.

Form Number: PR8 (5/05)

Issue Ages: 18 to 60

Available with Occupation Classes: 5A, 4A, 4P, 3A and 3P (not available for podiatrists and self-employed stockbrokers.)

Available with Base Policy Benefit Periods of: To Age 66/67 (not available with 2 year or 5 year)

Waiting Period: Same as base policy

Monthly Benefit Amount: Same as base policy.

Effect on Other Benefits: OWN OCC requires separate premiums from the base policy. If benefits are payable under OWN OCC, no benefits will be payable under RDR. FPO may also be attached to the base policy, and when FPO is first exercised, the OWN OCC benefit will be included with the increase.

Coverage Period for Benefit: Limits OWN OCC coverage to five years. Thereafter the definition of Total Disability is changed to the same as base policy.

Mental Disorder/Substance Abuse Limitation Endorsement: Two-year benefit period limitation for disability caused by mental disorder or substance abuse. This limitation endorsement will be added to each policy that has the OWN OCC rider. This endorsement may also be used with underwriting discretion.

The Protector+

Individual Disability Income Insurance

Noncancelable Policy Rider (NONCAN)

General Purpose: This rider guarantees that the premium charged for the policy and riders will not change until the normal Termination Date.

Form Number: PR6 (5/05)

Issue Ages: 18 to 60

Available with Occupation Classes:
All Occupation Classes

Available with Base Policy Benefit Periods of: All Benefit Periods

Waiting Period: (not applicable)

Coverage Period for Benefit:
Same as base policy

Monthly Benefit Amount:
Same as base policy.

Effect on Other Benefits: Increases the Presumptive Disability benefit period to lifetime if a benefit period of longer than 5 years is chosen.

Catastrophic⁹ Disability Benefit Rider (CAT)

General Purpose: This rider pays an additional benefit if the insured is receiving the benefit for Total Disability and he or she is unable to perform at least two activities of daily living (ADLs), have a severe cognitive impairment, or are presumptively totally disabled. ADLs include bathing, continence, dressing, eating, toileting and transferring. (Transferring means moving into and out of a bed, chair or wheelchair.)

Form Number: PR9 (5/05)

Issue Ages: 18 to 60

Available with Occupation Classes:
All Occupation Classes

Available with Base Policy Benefit Periods of: All Benefit Periods

Waiting Period: Same as base policy

Coverage Period for Benefit:
Same as base policy

Monthly Benefit Amount: \$500.

Effect on Other Benefits: None. Pays a separate amount while base policy benefits are payable.

Maximum Monthly Benefit Amounts:
The lesser of \$8,000 or three times the basic monthly benefit or 100% earned income minus the sum of CAT, DI, LTD and SSI. Under *Old Fashioned Underwriting*, the maximum is one times the basic monthly benefit.

9. In Georgia the term, "catastrophic", is changed to "Activities of Daily Living (ADL)"

The Protector+

Individual Disability Income Insurance

Endorsements

Guaranteed Issue Rider Pre-Existing Conditions Waived (GI PRE-EX WAIVE)

General Purpose: This endorsement removes the policy's Pre-Existing Conditions provision from the Exclusion and Limitations section. This rider also provides for a schedule of Maximum Benefit Periods for all insureds. These changes/additions apply as of the policy's Effective Date.

This rider is available only with Guarantee Issue Policies.

Form Number: PR10 (5/05)

Issue Ages: 18 and older

Available with Occupation Classes:
All Occupation Classes

Available with Base Policy Benefit Periods of: All Benefit Periods

Waiting Period: (not applicable)

Coverage Period for Endorsement: the normal Termination Date, i.e., the policy anniversary on or next following the insured's 66th or 67th birthday or 12 months if aged 66 or older.

Monthly Benefit Amount: (not applicable)

Effect on Other Benefits: Changes the benefit period between attained ages 61-74, making all coverages except ICOL available for ages past 60 (SSI from ages 61-65). May not have FPO.

Guaranteed Issue Rider Pre-Existing Conditions Amended (GI PRE-EX AMEND)

General Purpose: This rider changes the policy's Pre-Existing Conditions provision in the Exclusion and Limitations section. This rider also provides for a schedule of Maximum Benefit Periods for all insureds. These changes/additions apply as of the policy's Effective Date.

This rider is available only with Guarantee Issue Policies.

Form Number: PR11 (5/05)

Issue Ages: 18 and older

Available with Occupation Classes:
All Occupation Classes

Available with Base Policy Benefit Periods of: All Benefit Periods

Waiting Period: (not applicable)

Coverage Period for Endorsement: the normal Termination Date, i.e., the policy anniversary on or next following the insured's 66th or 67th birthday or 12 months if aged 66 or older.

Monthly Benefit Amount: (not applicable)

Effect on Other Benefits: Changes the benefit period between attained ages 61-74, Making all coverages except ICOL available for ages past 60 (SSI from ages 61-65). May not have FPO.

The Protector+

Individual Disability Income Insurance

Endorsements

Guaranteed Issue Rider Pre-Existing Conditions for Voluntary Open Enrollment (GI PRE-EX VOL ENROLL)

General Purpose: This rider changes the policy's Pre-Existing Conditions provision in the Exclusion and Limitations section for use with open enrollment on voluntary guaranteed issue programs. This rider also provides for a schedule of Maximum Benefit Periods for all insureds. These changes/additions apply as of the policy's effective date.

This rider is available only with Guarantee Issue Policies.

Form Number: PR12 (5/05)

Issue Ages: 18 and older

Available with Occupation Classes:
All Occupation Classes

Available with Base Policy Benefit Periods of: All Benefit Periods

Waiting Period: (not applicable)

Coverage Period for Endorsement: The normal Termination Date, i.e., the policy anniversary on or next following the insured's 66th or 67th birthday or 12 months if aged 66 or older.

Monthly Benefit Amount: (not applicable)

Effect on Other Benefits: Changes the benefit period between attained ages 61-74, making all coverages except ICOL available for ages past 60 (SSI from ages 61-65). May not have FPO.