**Long-Term Disability Insurance**

plan highlights for ca

When you add disability income insurance to your financial plan, you’re not only taking an important step toward securing your income during working years, you’re giving yourself a plan to help keep your life on track. The risk that matters most is *yours*.

This product may be right for you if you are between the ages of 18 and 61, working at least 30 hours a week and you want to help protect your income and your assets against the threat of a long-term disability.

\*Premium savings are not available in all states.

**Terminal Illness Benefit**

You have the option to accelerate up to 12 months of disability benefits if you are diagnosed with a terminal illness.

**Recurrent Disability**

If a related disability occurs within six months of a return to full-time employment, we will consider it a recurrent disability. You won’t need to satisfy a new elimination period and the same benefit period will continue.

**Presumptive Total Disability**

We will presume you to be totally and permanently disabled if sickness or injury results in your complete and irrecoverable loss of hearing, speech, sight, or use of both hands, both feet or one hand and one foot. We will pay you total disability benefits for the full length of

the benefit period even if you return to work in another occupation. We also will waive the elimination period.

**Waiver of Premium**

We will waive your premium for the coverage and all optional riders after you are disabled for 90 days. We also will refund any premiums you paid during this

90-day period.

**Transplant Donor Benefits**

We will pay you benefits on the same basis as any other sickness if you become disabled as the result of a transplant of part of your body to the body of another person.

**Rehabilitation Benefit**

If you are disabled and receiving disability benefits, you may be eligible to receive vocational rehabilitation services at our expense.

**Optional Benefit Riders**

**Social Insurance Supplement Benefits Rider**

We will pay you an additional monthly benefit when you don’t qualify for social insurance, such as Social Security or workers’ compensation.

**Future Insurability Option**

You can increase your base monthly benefit as your income increases, regardless of changes in your health status. The maximum increase amount is two times the base benefit, however, the base monthly benefit may not exceed $10,000.

**Extended Own Occupation Disability Definition Amendment Rider**

We will extend your own occupation disability protection past two years, to the duration of the benefit period.

**Extended Residual Disability Benefits Rider**

We’ll extend the maximum period for which residual disability benefits are payable past 24 months,

to the duration of the benefit period.

**Cost-of-Living Adjustment Rider**

We will increase your monthly benefit while you are disabled so your benefits aren’t degraded by inflation. Your monthly benefit will increase annually by the lesser of the percentage change in the Consumer Price Index or 5 percent.

**Return of Premium Benefit Rider**

We will pay you back either 50 or 80 percent of premiums minus claims paid after 10 years, depending

on the option chosen.

**Benefit Reduction Rider**

California offers state disability benefits to its working residents. In an effort to coordinate individual disability benefits with the state coverage, policies for all individuals that are eligible for California

state disability will include a Benefit Reduction Rider. During the first 12 months of Total or Residual Disability any benefits payable will be reduced by the Benefit Reduction amount shown on the policy schedule.