**Short-Term Disability Insurance**

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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 short-term disability. the total or partial disability monthly benefit payable

at the time of your death.

**Premium Structure**

Your initial premium will be based on your issue age, tobacco status, gender, occupation, benefit period, elimination period, monthly benefit amount and any optional coverage selected. Before age 67, your premium may be changed, but only if the same change is made to all policies in the same class. After age 67, premiums will increase annually until the policy terminates, and may also be changed on a class basis. In no event will your premium increase during the first 12 months.

**Premium Savings\***

You may qualify for one of our many premium savings. They include: Common Employer, Life+DI, member of a qualifying association or if you are self-employed.

\*Premium savings are not available in all states.

**Renewability**

You are guaranteed the right to continue your coverage until age 67. During that time, we cannot cancel your policy as long as you pay the required premium when it is due. After age 67, you may continue your coverage to age 75 if you continue to work full time and pay the necessary premium when due.

**Elimination Period**

The elimination period is the number of days you must be totally disabled, partially disabled, or any combination of the two before we will begin to pay you benefits. The

available elimination periods are 0/7 (accident/sickness), 7, 0/14, 14, 30, 60 and 90 days.

**Benefit Period**

The benefit period is the maximum length of time total disability benefits, partial disability benefits, or any combination of these benefits are payable. The available benefit periods are 3, 6, 12 and 24 months.

**Maximum Monthly Benefit Amounts**

The maximum monthly benefit amount available is $5,000.

**Short-Term Disability Income Insurance Policy Protection Benefits Include:**

**Total Disability Benefits**

If an accident or sickness, not covered under workmen’s compensation, prevents you from performing the material and substantial duties of your regular occupation, and receive regular medical treatment, we will pay you a monthly benefit once the elimination period has been met.

**Partial Disability Benefit**

If an accident or sickness prevents you from performing the material and substantial duties of your regular occupation for no more than 50 percent of the time usually spent in the daily performance of such duties, we will pay you 50 percent of the total

disability monthly benefit. These benefits commence after the elimination period has been satisfied and are payable for up to six months.

**Survivor Benefit**

If you die while you are disabled, we will pay your beneficiaries a lump sum amount equal to three times

**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 Available for an Additional Cost**

**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.