

POLICY SCHEDULE

Base Policy Information

| | | |
|---|-------------------|--------------|
| Base Monthly Benefit | | \$[n,nnn.nn] |
| Elimination Period | | [nn] Days |
| Maximum Benefit Period | | |
| For Total Disability Starting: | | |
| (1) Before Age [63] | | [To Age 65] |
| (2) At or after Age [63] | | 24 Months |
| Treatment of Nondisabling Injuries | | |
| Maximum Amount per Event | | \$(nnn.nn) |
| COBRA Premium Benefit | | |
| COBRA Maximum Monthly Benefit | | \$1,000.00 |
| COBRA Maximum Benefit Period | | 18 Months |
| MNDA Benefit Period | Lifetime maximum: | [nn] Months |

Rider Information

| | | |
|---|--|-------------|
| Enhanced Residual Disability Rider | | |
| Cost of Living Adjustment Rider | | Max 6% |
| Automatic Increase Rider | | |
| Monthly Benefit Increase | | \$(nn.nn) |
| Future Increase Option Rider | | |
| Total Maximum Increase | | \$(nnn.nn) |
| Social Insurance Substitute Rider | | |
| SIS Monthly Benefit | | \$(nnn.nn) |
| SIS Elimination Period | | [nn] Days |
| Catastrophic Disability Rider | | |
| Catastrophic Monthly Benefit | | \$(nnn.nn) |
| Catastrophic Elimination Period | | [nn] Days |
| Catastrophic Maximum Benefit Period | | |
| For Catastrophic Disability Starting: | | |
| (1) Before Age [63] | | [To Age 65] |
| (2) At or after Age [63] | | 24 Months |

DEFINITION OF TOTAL DISABILITY

Total Disability or Totally Disabled means that due to a *sickness or injury*, in and of itself, *you* are not able to perform the material and substantial *duties of your* occupation. *Your* occupation means *your* occupation or occupations at the time disability began. If *you* are not employed at that time, *your* occupation means any occupation *you* are able to do based on *your* education, training and experience.

Broad flexibility in monthly benefit amounts, benefit periods and elimination periods.

A wide range of additional income protection is available through optional benefit riders.

Definition of Total Disability – For the length of the benefit period, the inability to work in your own occupation, even if you are working in another occupation. (Not available with occupational classes 2A and 2M.)