



**What you need to know about your One Lump Sum Disability Benefits**

- About Your Benefit:** It is a single, one-time benefit amount payable to you if you become permanently and totally disabled according to the provisions of the contract.
- Guaranteed Issue:** \$30,000
- Elimination Period:** This is a period of consecutive days of disability before benefits may become payable under the contract.
- Benefit Eligibility Period:** This is the period of consecutive days of disability beginning the first day following the elimination period.
- Pre-Existing Condition Period:** Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to your effective date of coverage.
- Reduction Schedule:** Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule.

Age:	70
Reduces To:	50%

**One Lump Sum Disability**

You may select a minimum benefit of \$10,000 up to a maximum amount of \$30,000, in increments of \$10,000.

<b>Elimination Period</b>	<b>Benefit Eligibility Period</b>	<b>Pre-Existing Condition Period</b>
90 days	24 months	3 months / 12 months

**Payroll Deduction Illustration: 2 Times Per Month**

Lump Sum Options	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
<b>\$10,000</b>	\$.30	\$.30	\$.40	\$.60	\$.95	\$1.50	\$2.40	\$3.80	\$5.70	\$10.40	\$10.40	\$10.40	\$10.40
<b>\$20,000</b>	\$.60	\$.60	\$.80	\$1.20	\$1.90	\$3.00	\$4.80	\$7.60	\$11.40	\$20.80	\$20.80	\$20.80	\$20.80
<b>\$30,000</b>	\$.90	\$.90	\$1.20	\$1.80	\$2.85	\$4.50	\$7.20	\$11.40	\$17.10	\$31.20	\$31.20	\$31.20	\$31.20

**Note:** Premiums are based on your age as of 01/01.

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