



HOUSE OFFICERS DISABILITY CONVERSION PLAN DESCRIPTION

- Noncancelable and Guaranteed Renewable ♦ The carrier **cannot** cancel the policy, change any provision, or increase the premium.
- Monthly Benefit ♦ **\$3,500 or \$5,000** without evidence of medical insurability or income verification.
- Future Purchase Option ♦ Additional **\$7,500** monthly benefit increase with income verification only.
- Definition of Total Disability ♦ Inability to perform the substantial and material duties of your Own Occupation (**medical specialty**), *regardless* if you choose to work in another occupation.
- Residual Disability ♦ Partial disability benefits proportional to income loss if you return to work in your occupation.
- Indexed Cost of Living ♦ After one year of claim, benefits are increased by the lesser of 3% or consumer price index.
- Elimination Period ♦ 90 days
- Benefit Period ♦ To age 67
- Optional Rider
Catastrophic (CAT) ♦ Additional \$8,000 monthly benefit if you suffer from a cognitive or presumptive disability, or are unable to perform two or more activities of daily living without assistance.
Rates below do not reflect CAT – available upon request.

MONTHLY PREMIUMS

Rates are level, guaranteed at current age, not to change to age 67.

| AGE | 4P OCCUPATION CLASS | | 3P OCCUPATION CLASS | |
|-----|---------------------|---------------|---------------------|---------------|
| | \$3,500/MONTH | \$5,000/MONTH | \$3,500/MONTH | \$5,000/MONTH |
| 28 | \$97.40 | \$133.52 | \$115.02 | \$157.93 |
| 29 | \$102.23 | \$140.15 | \$120.72 | \$165.74 |
| 30 | \$107.52 | \$147.37 | \$127.05 | \$174.38 |
| 31 | \$113.84 | \$155.85 | \$134.42 | \$184.26 |
| 32 | \$121.06 | \$165.49 | \$142.64 | \$195.23 |
| 33 | \$128.86 | \$175.95 | \$151.31 | \$206.82 |
| 34 | \$137.39 | \$187.32 | \$160.73 | \$219.36 |
| 35 | \$146.24 | \$199.13 | \$170.49 | \$232.37 |
| 36 | \$154.76 | \$210.66 | \$180.08 | \$245.34 |
| 37 | \$163.38 | \$222.31 | \$189.80 | \$258.47 |
| 38 | \$172.02 | \$233.95 | \$199.78 | \$271.91 |
| 39 | \$180.35 | \$245.15 | \$209.73 | \$285.29 |
| 40 | \$188.32 | \$255.83 | \$219.62 | \$298.56 |
| 41 | \$196.67 | \$266.72 | \$230.29 | \$312.55 |
| 42 | \$204.66 | \$277.09 | \$240.95 | \$326.44 |
| 43 | \$212.54 | \$287.23 | \$251.56 | \$340.20 |
| 44 | \$220.33 | \$297.19 | \$262.34 | \$354.10 |
| 45 | \$228.08 | \$307.05 | \$273.28 | \$368.14 |

4P Occupations: Cardiology, Dermatology, Family Medicine, Gastroenterology, Internal Medicine, Neurology, Oncology, Ophthalmology, Pathology, Pediatrics, PM&R, Psychiatry, Radiology, and other non-invasive specialties.

3P Occupations: Anesthesiology, Dentistry, Emergency Medicine, Nephrology (if performing surgery), OB/GYN, Otolaryngology, Urology, and all Surgical specialties.

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