

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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