Minimum:	$100
Guarantee Issue Amount:	See **When Your Insurance Becomes Effective**.
Benefit Waiting Period:	90 days.
Maximum Benefit Period:	Determined by your age when Disability begins, as follows:

Age	Maximum Benefit Period
61 or younger	To age 65, or to SSNRA, or 3 years 6 months, whichever is longest.
62	To SSNRA, or 3 years 6 months, whichever is longer.
63	To SSNRA, or 3 years, whichever is longer.
64	To SSNRA, or 2 years 6 months, whichever is longer.
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69 or older	1 year

Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

PREMIUM CONTRIBUTIONS

Insurance is:	Contributory

PREMIUM AND RENEWALS

Premium Rates:

LTD Insurance:

Age of Member on Last January 1	Monthly Rate Per $100 of LTD Benefit, before reduction by Deductible Income
Under 30	$ 0.278
30 through 34	0.458
35 through 39	0.783
40 through 44	1.152
45 through 49	1.712
50 through 54	2.697
55 through 59	3.705
60 through 64	3.753
65 through 69	3.255
70 through 74	5.761
75 or over	7.070

Premium Due Dates:	January 1, 2010 and the first day of each calendar month thereafter.
Initial Rate Guarantee Period:	January 1, 2010 to January 1, 2013
Minimum Participation:	The greater of 10 enrolled Members or 25% of eligible Members

SPECIMEN by BSMITH3 - 5/13/2010, 10:42 am