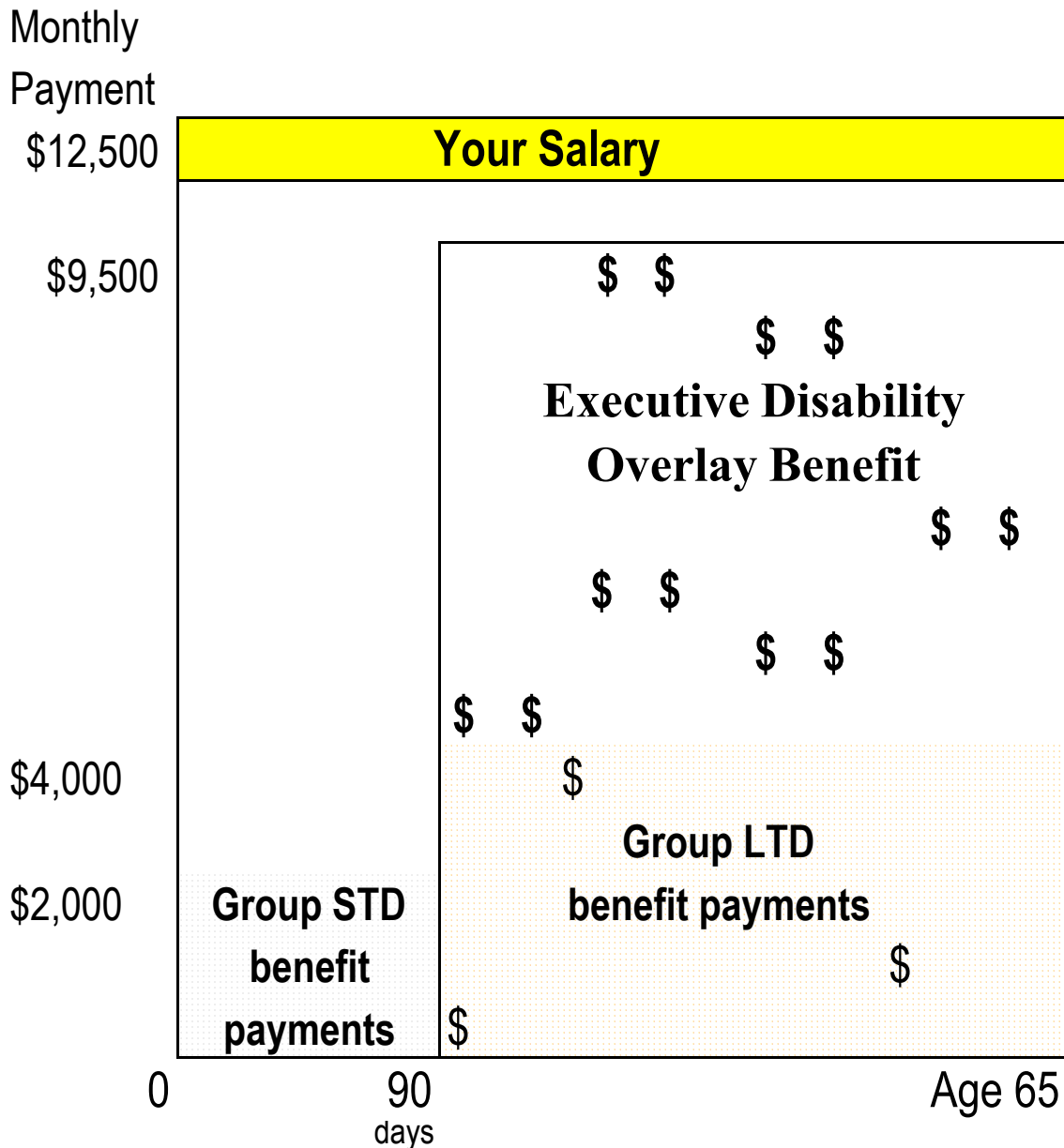


Disability Income Overlay Sample Executive



assumptions

Executive Salary of \$150,000/year

STD maximum benefit of \$500/week - 1-8-13 design

LTD maximum benefit of **\$4000**/month - 90 dayEP to age 65

Group only benefits protects 32% of pay

Group with Exec. DI Overlay Plan protects 76% of pay