

Benefit Package Comparisons

LifePlus Disability and Unemployment

Life Plus

Balance Cancellation †
Payment Cancellation ≠
Accident & Sickness
Graded Benefits at Age of Death †

Disability

Payment Cancellation
Accident & Sickness
14 day Waiting Period (14R)

Involuntary Unemployment

Payment Cancellation
14 day Waiting Period (14R)

† Applies to death, Terminal Illness and Accidental Dismemberment

≠ Applies to Hospitalization, Family Medical Leave and Loss of Life of a Non-Protected Dependent

Rates

LifePlus Disability and Unemployment \$0.363 per \$100

NOTE: Rate is applied to the outstanding Loan balance each month; however, if the outstanding Loan balance is greater than \$75,000, the rate will not apply to the amount that exceeds \$75,000.

Protection Eligibility

Disability: Borrowers must be actively working, for wages or profit 25 hours or more per week on the Effective Date of Protection*.

Involuntary Unemployment: Borrowers must be actively working, for wages or profit 25 hours or more per week on the Effective Date of Protection*.

Benefit Qualifications

Disability: To qualify for Disability, the Borrower must (a) meet the definition of Disability for at least 14 consecutive days; and (b) not be actively working at any job or combination of jobs paying an income equal to or exceeding 80% of the income being earned from the Borrower's Active Employment immediately preceding the date the Borrower qualified for Disability.

Involuntary Unemployment: To qualify for Involuntary Unemployment, the Borrower must (a) meet the definition of Involuntary Unemployment for at least 14 consecutive days; (b) be receiving or has received state unemployment benefits for the period of unemployment for which the Borrower is requesting Protection Activation; (c) be seeking Active Employment; and (d) provide Us or Our Administrator with proof of qualification for Involuntary Unemployment protection at the time of Protection Activation and throughout the protected period.

Benefit Types

Balance Cancellation: Protected Balance is cancelled up to the maximum. See Benefit Maximums section.

Payment Cancellation: All or a portion of the Protected Payment is cancelled, up to the maximum, and the Loan principal declines. See Benefit Maximums section.
The Protected Payment is the minimum payment required on the Borrower's Protected Balance or \$200, whichever is greater. The amount We cancel will never be greater than the amount the Borrower owes on the Protected Balance.

Causes Protected

Accident & Sickness: During the first 6 months immediately following the Effective Date of Protection*, protected events resulting from Accidental Injury are protected and Sickness not resulting from a pre-existing condition. After 6 months, protected events due to both Accidental Injury and Sickness are protected.

When Benefits Begin

14 Day Waiting Period (14R): If the protected event continues more than 14 days, benefits are retroactive to the first day of the protected event.

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Questions regarding product plans or information on this product sheet? Call 800.356.2644, Ext. 665.2000

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Non-Protected Events

All Options:	<p>An event will not be protected under the Contract if it:</p> <ul style="list-style-type: none"> • is the result of a felony committed by the Borrower; • is caused by or results from an atomic explosion or any other release of nuclear energy (except when used solely for medical treatment); • is the result of an elective cosmetic surgery; • is the result of an intentionally self-inflicted injury; • is the result of an assisted suicide or an attempted assisted suicide; or • occurs prior to the Effective Date of Protection.
Life Plus:	<p>A death event (other than death of a Non-Protected Dependent) is not protected if it:</p> <ul style="list-style-type: none"> • occurs within the 6 months immediately following the Effective Date of Protection* and is related to a pre-existing condition for which the Borrower received advice, diagnosis, or treatment (including medication) within the 6 months immediately preceding the Effective Date of Protection*; or • is the result of suicide that occurs within the 12 months immediately following the Effective Date of Protection*. <p>An event (other than the Borrower's death) will not be protected if the event occurs within the 3 months immediately following the Effective Date of Protection*.</p>
Disability:	<p>Disability is not protected if it:</p> <ul style="list-style-type: none"> • occurs within the 6 months immediately following the Effective Date of Protection* and is related to a pre-existing condition for which the Borrower received advice, diagnosis, or treatment (including medication) within the 6 months immediately preceding the Effective Date of Protection*; or • is related to a normal pregnancy.
Involuntary Unemployment:	<p>Involuntary Unemployment is not protected if it:</p> <ul style="list-style-type: none"> • includes any Annual, Regularly Scheduled, or Seasonal Layoff or any period of unemployment that occurs while the Borrower is a Temporary Employee, independent contractor, self-employed, or employed by a joint Borrower; • includes any retirement, vacation, strike, unionized labor dispute, lockout, termination due to the Borrower's Willful or Criminal Misconduct, voluntary unemployment, voluntary loss of wages, or spousal relocation; • occurs within the 3 months immediately following the Effective Date of Protection*.

* Effective Date of Protection means the later of: (1) the date the Borrower purchased protection under this program option; or (2) the date We reinstate the Borrower's protection under the Contract if applicable.

Benefit Maximums

Life Plus:	<p>†Before the end of the month during which the Borrower reaches age 70: 100% of the Protected Balance up to a maximum of \$75,000.</p> <p>After the end of the month during which the Borrower reaches age 70: 25% of the Protected Balance up to a maximum of \$18,750.</p> <p>≠ Protected Payment for 3 months up to a maximum of \$3,000.</p>
Disability:	Protected Payment for 12 months up to a maximum of \$12,000.
Involuntary Unemployment:	Protected Payment for 6 months up to a maximum of \$6,000.

†Benefit Maximums apply to death, Terminal Illness and Accidental Dismemberment

≠ Benefit Maximums apply to Hospitalization, Family Medical Leave and Loss of Life of a Non-Protected Dependent

Filing a Claim

To file a claim electronically, go to Claims Online at TruStage website, www.trustage.com.

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