

# AGLA Consumer *Choice* Term<sup>®</sup> Agent Guide

December 2010  
With AGLA Select *Choice*<sup>SM</sup>



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**AGLA ConsumerChoice Term<sup>®</sup>  
Agent Guide**

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## Power Features

- **Improved Pricing** - In comparison to competitor products, this product provides lower cost, more choice and better value for the consumer. AGLA ConsumerChoice Term is competitively positioned in the term marketplace.
- **Flexible Level Premium Periods** - Allows the owner/insured to choose from 23 level premium periods that best fit their needs.
- **SelectChoice Accelerated Benefit Rider (ABR)\*** - allows the owner to receive a portion of the insured's death benefit under the policy upon the occurrence of a Qualifying Event such as Critical, Chronic, or Terminal Illness/Condition can include both a Defined and Flexible benefit amount.
- **Disability Income Rider** - Provides a fixed dollar payment for each month that the insured is totally disabled. Both the 2 year and 5 year riders are non-cancelable, a unique feature in the industry. Both the 2 year and 5 year riders use a 24-month "own occupation" definition of disability.

\*Accelerated Benefit Riders may not be available in all states. Names and benefits of ABRs may be different in some states.

## Product Description

### AGLA ConsumerChoice Term

AGLA ConsumerChoice Term is a guaranteed premium, level death benefit term life insurance policy. The premiums are guaranteed level for the initial term period. The premium will then become an Annual Renewable Term (ART) premium, which increases annually thereafter until coverage expires on the policy anniversary following the insured's 95<sup>th</sup> birthday. The face amount will remain level through the level premium period and through the ART premium period.

### Premium Calculations

Premium Calculations are available on the SmartPad, Passport Illustration software and on Mobile Quote

### Issue Amounts

AGLA ConsumerChoice Term is premium banded within the following issue amounts:

\$100,000-\$249,999  
 \$250,000-\$499,999  
 \$500,000-\$999,999  
 \$1,000,000 +

### Issue Ages

From Age 20 up to Age 70

| Plan Duration | Non-Tobacco Issue Range | Tobacco Issue Range |
|---------------|-------------------------|---------------------|
| 10 Year       | 20 - 70                 | 20 - 70             |
| 12 Year       | 20 - 70                 | 20 - 70             |
| 15 Year       | 20 - 70                 | 20 - 70             |
| 16 Year       | 20 - 70                 | 20 - 70             |
| 17 Year       | 20 - 70                 | 20 - 69             |
| 18 Year       | 20 - 70                 | 20 - 68             |
| 19 Year       | 20 - 69                 | 20 - 67             |
| 20 Year       | 20 - 68                 | 20 - 65             |
| 21 Year       | 20 - 67                 | 20 - 64             |
| 22 Year       | 20 - 66                 | 20 - 63             |
| 23 Year       | 20 - 64                 | 20 - 61             |
| 24 Year       | 20 - 63                 | 20 - 60             |
| 25 Year       | 20 - 62                 | 20 - 59             |
| 26 Year       | 20 - 60                 | 20 - 57             |
| 27 Year       | 20 - 59                 | 20 - 55             |
| 28 Year       | 20 - 57                 | 20 - 53             |
| 29 Year       | 20 - 56                 | 20 - 51             |
| 30 Year       | 20 - 55                 | 20 - 50             |

|         |         |         |
|---------|---------|---------|
| 31 Year | 20 - 53 | 20 - 48 |
| 32 Year | 20 - 51 | 20 - 46 |
| 33 Year | 20 - 49 | 20 - 44 |
| 34 Year | 20 - 47 | 20 - 42 |
| 35 Year | 20 - 45 | 20 - 40 |

## Underwriting Classes

- Non-Tobacco
  - Preferred Plus
  - Preferred Non-Tobacco
  - Standard Plus
  - Standard Non-Tobacco
- Tobacco
  - Preferred Tobacco
  - Standard Tobacco
- Substandard Underwriting is available-Table B through H

## Billing Modes

The following payment modes are available:

- ABC (bank draft) and ABCW (worksite) on a monthly, quarterly, semi-annual or annual basis
- Premium Notice Ordinary (PNO) on a quarterly, semi-annual or annual basis
- AGPD (American General Payroll Deduction)
- Payroll Deduction
- Government Allotment (GA)

## Conversion

### Period and Options

An AGLA ConsumerChoice Term may be converted, in full or partially\*, to a permanent plan of insurance without evidence of insurability during the conversion period. See chart below

| Plan Duration | Conversion Period |
|---------------|-------------------|
| 10 Year       | 8 Years           |
| 12 Year       | 10 Years          |
| 15 Year       | 12 Years          |
| 16 Year       | 13 Years          |
| 17 Year       | 14 Years          |
| 18 Year       | 14 Years          |
| 19 Year       | 15 Years          |
| 20 Year       | 16 Years          |
| 21 Year       | 17 Years          |
| 22 Year       | 18 Years          |
| 23 Year       | 18 Years          |
| 24 Year       | 19 Years          |
| 25 Year       | 20 Years          |

|         |          |
|---------|----------|
| 26 Year | 21 Years |
| 27 Year | 22 Years |
| 28 Year | 22 Years |
| 29 Year | 23 Years |
| 30 Year | 24 Years |
| 31 Year | 25 Years |
| 32 Year | 26 Years |
| 33 Year | 26 Years |
| 34 Year | 27 Years |
| 35 Year | 28 Years |

The conversion period is 80% of the level premium period not beyond the insured's age 75.

\*In the case of a partial conversion, the remaining term may be continued so long as the amount remaining in force is \$100,000 in Face Amount or more.

### Conversion Credits

AGLA ConsumerChoice Term provides a conversion credit of up to the term policy's first year annual premium on a full conversion to a permanent plan within the first five policy years. Pro-Rata conversion credit will be allowed on partial conversions as follows:

- If the conversion is to an AGLAFlex contract (Select, Pro or ProPlus), or AGLAchoice Provider, Performer universal life eligible credits will be applied to the Accumulation Value. Beginning on the first monthiversary, 1/12<sup>th</sup> of the credit will be deemed part of the Cash Value and each subsequent monthiversary an additional 1/12<sup>th</sup> will be deemed part of the Cash Value, for all purposes.
- If the conversion is to an AGLAchoice contract (Accumulator or Protector), eligible credits will be applied to the Accumulation Value.
- If the conversion is to a traditional policy (Whole Life or MasterLife), eligible credits will be applied to the new policy's first year premium uniformly to reduce each modal premium.

### Special Conversion Option-Accelerated Benefit Rider

AGLA ConsumerChoice Term includes an Accelerated Benefit Rider Special Conversion Expiry date, which allows the owner to convert the AGLA ConsumerChoice Term to a permanent policy with ABRs without providing evidence of insurability. This provision begins on the issue date of the contract and expires on the 60<sup>th</sup> policy month.

### Special Rules for ConsumerChoice Term with an AGLA SelectChoice ABR

If the plan of insurance for the insured person's life insurance coverage under the policy is an eligible term life insurance policy or term life insurance rider and if all or a portion of the insured person's term life insurance coverage is converted prior to the conversion expiry date shown on the policy schedule, the new policy may include an AGLA SelectChoice ABR, subject to the following conditions:

1. This is a **PAPER** process only; SmartPad is not programmed to support Term Conversion transactions to AGLA SelectChoice.
2. Eligible term life policies applied for and issued on or after the effective date with an AGLA SelectChoice ABR may be converted to a universal life of insurance during

their conversion period as follows:

- The application for term conversion must be to an AGLA universal life policy with an AGLA SelectChoice ABR.
  - When converted, the AGLA SelectChoice ABR with the FAB feature will be included with the new universal life policy without evidence of insurability.
    - If the term life policy has the AGLA SelectChoice ABR with the DAB feature, and if the policy owner desires, the DAB may be included in the AGLA SelectChoice ABR with the new universal life policy. The maximum initial DAB that may be included under the new ABR for the universal life policy, without evidence of insurability, is equal to the portion of the converted term life insurance coverage that is available as an accelerated benefit under the rider, multiplied by the DAB percentage in effect for such coverage at the time of conversion. The premium for the DAB under the new universal life policy will be set to the same “at issue” rate (on a per thousand basis) as the term policy.
3. Conversion of term life policies issued without an AGLA SelectChoice ABR or applied for prior to the effective date: The conversion to a universal life policy with accelerated benefit riders is either contractually stated in the term life policy contract or is managed by business practices. Business practices are available via a Product Announcement and are available on the AGLA Connection web site.
- When converted to a universal life policy, AGLA will follow the Special ABR Conversion Expiry Date outlined in the term life policy contract and issue the conversion policy with an exact or substantially similar Accelerated Benefit Rider, or follow business practices as are outlined in Product Announcement(s).
  - If the applicant desires an AGLA SelectChoice ABR *with a* DAB feature to be included in the new permanent policy, the resulting permanent policy may have the DAB subject to applicable underwriting requirements. Premium for the DAB will be at the attained age of the applicant.

## Grace Period

The policy provides a 31–day Grace Period. If any premium is not paid before the end of the Grace Period, the policy will lapse. The date of lapse is the date in which the unpaid premium was due. Lapse will terminate the policy unless it is later reinstated.

## Reinstatement

We will reinstate the policy at any time within five years from the date of lapse. To reinstate the policy AGLA must be provided with:

- Evidence of insurability
- Pay any unpaid premiums with interest at 6% per year from the due date.

## Contestability

The insurance company may contest the policy from the date of policy issue, a reinstatement or an increase in coverage, during a period provided by applicable law and described in the policy, for the misstatement or misrepresentation of material fact on the application for such policy, reinstatement, or increase. If an Insured Person dies by suicide within the suicide period provided by applicable law and described in the policy, the death benefit will be limited as provided by the policy.

## Riders

### Accelerated Benefit Rider (ABRs)

An Accelerated benefit means the payment, during the insured's lifetime, of a portion of the Insured's Base Life Insurance Benefit under the policy.

- The following adjustments are made upon payment of any accelerated benefit for any insured:
  - a) The Insured's Base Life Insurance Benefit under the policy is reduced by the portion of the Insured's Base Life Benefit the owner elects to accelerate.
  - b) The face amount for the Insured's life insurance coverage under the policy is reduced in the same proportion as the reduction in the Insured's Base Life Insurance Benefit.
  - c) If applicable, the accumulation value, cash surrender value, cash value, and any policy loans are reduced in the same proportion as the reduction in the Insured's Base Life Insurance Benefit.
  - d) The premium and charges for the Insured's life insurance coverage under the policy are set as if such coverage had been originally issued at the reduced coverage amount.
- The base insured or the additional insured coverage under the policy will terminate on the accelerated benefit payment date if the face amount of coverage is reduced to zero.

**AGLA SelectChoice ABR.** AGLA SelectChoice ABR is a rider which allows the owner to accelerate a portion of the insured's death benefit under the policy upon the occurrence of a Qualifying Event. Qualifying Event means a Critical Illness, Chronic Illness, or Terminal Illness as defined in the rider.

The rider is designed to provide two types of accelerated benefits: Defined Accelerated Benefit (DAB) and Flexible Accelerated Benefit (FAB).

**Defined Accelerated Benefit (DAB):** The DAB provides for payment of a predetermined portion of the applicable death benefit upon the occurrence of a Qualifying Event.

- The DAB for the initial Qualifying Event is determined as a fixed percentage of the applicable death benefit that may be accelerated under the rider. The applicant may apply for an initial DAB percentage ranging between 5% - 15%.
- The DAB for a subsequent Qualifying Event is calculated using a reduced percentage which is set to equal 20% of the initial DAB percentage.
- There is a premium for the rider if the initial DAB percentage selected is greater than 0%.

**Flexible Accelerated Benefit (FAB):** The FAB provides for acceleration of all or a portion of the remaining death benefit that may be accelerated under the rider after any DAB is paid. Any portion of the death benefit that is elected to be accelerated as a FAB is subject to an actuarial discount. The actual benefit payable as a FAB for any given occurrence of a Qualifying Event will not be known until the time the AGLA makes a claim offer. The benefit payable will vary depending on the AGLA's assessment of the insured's expected

future mortality at the time of claim as well as other factors used in calculating the benefit. There is no premium for this benefit.

The DAB and the FAB are subject to a \$250.00 administration charge. The administration charge will only be charged once for each Qualifying Event.

### **Chronic Illness**

A Qualifying Chronic Illness is an illness or physical condition that was initially certified by a licensed health care practitioner within the past 12 months and permanently affects the insured person so that he or she:

- Is unable to perform, without substantial assistance from another person, at least two Activities of Daily Living due to a loss of functional capacity; or
- Requires substantial supervision by another person to protect the insured person from threats to health and safety due to severe cognitive impairment.
- Activities of Daily Living (ADLs):
  - Bathing – washing in either a tub or shower, including the task of getting into or out of the tub or shower without the assistance of another person
  - Dressing – putting on or taking off all items of clothing and any necessary braces, fasteners or artificial limbs without the assistance of another person
  - Toileting – getting on and off the toilet and performing associated personal hygiene without the assistance of another person
  - Transferring – moving onto or out of a bed, chair or wheelchair without the assistance of another person
  - Continence – the ability to maintain control of bowel and bladder functions; or, when unable to maintain control of bowel or bladder functions, the ability to perform the associated personal hygiene (including caring for catheter or colostomy bag) without the assistance of another person
  - Eating – feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by feeding tube, or intravenously without the assistance of another person

### **Critical Illness**

The following critical illness or condition are Qualifying Events under the rider:

- Major Heart Attack
- Coronary Artery Bypass (New in 2011)
- Stroke
- Invasive Cancer
- Blood Cancers: Leukemia, Lymphoma, and Multiple Myeloma.(New in 2011)
- End Stage Renal Failure
- Major Organ Transplant
- Paralysis
- Coma (New in 2011)
- Severe Burn (New in 2011)

### **Terminal Illness**

A Qualifying Terminal Illness is defined as an illness or physical condition that is certified by a Physician to be reasonably expected to result in the insured's death within 24 months from the date of certification.

**Waiting Period.** There is a 30-day waiting period and 90-days for Invasive Cancer (may vary by state) that begins on the effective date of the insured's coverage under this rider. Benefits are payable only for any Critical Illness that first manifests after the 30-day waiting period.

### **Subsequent Event Waiting Period.**

- There is a 90 day waiting period between Qualifying Events that ARE NOT medically related. For example: 1<sup>st</sup> event-Heart Attack, 2<sup>nd</sup> event-Cancer, and 3<sup>rd</sup> event-Severe Burn
- There is a 365 day waiting period between Qualifying Events that ARE medically related. For example: 1<sup>st</sup> event-Heart Attack, 2<sup>nd</sup> event-Coronary Artery Bypass, and 3<sup>rd</sup> event-Stroke
- The subsequent benefit amount would be 20% of the defined benefit percentage (5% to 15%) applied to the remaining face amount.

**Elimination Period.** This rider contains an elimination period of 90 consecutive days, beginning at any time after the 30-day waiting period, during which the insured person must be continuously chronically ill prior to eligibility for benefits under the rider. No benefits are payable during the elimination period.

### **Eligibility for Accelerated Benefit Rider.**

The rider with a 0% Defined Accelerated benefit Percentage will be automatically included on QOL Universal Life and Term policies, subject to the maximum lifetime accelerated benefit limit, reinsurance, and underwriting.

- Defined Accelerated Benefits (DAB) are applied for at the time of initial policy application. The DAB may not be increased but can be removed or reduced at any time.
  - Increases in the DAB may be allowed in the future.
- The lifetime maximum death benefit that may be accelerated under all Accelerated Benefit Riders covering an insured is \$1,500,000. The accelerated benefits provided under the original no-cost ABRs, the AGLA ChronicCare Income Rider<sup>®</sup>, and the AGLA SelectChoice ABR are included in this limit.

### **Determination of the Flexible Accelerated Benefit Amount**

The owner must file a claim to receive a benefit in the event of a covered illness or condition. Once we have calculated the accelerated benefit amount, the owner may elect to receive the accelerated amount or maintain the current life insurance benefit. Should the owner choose to receive the benefit, it will reduce the base life insurance benefit and policy values.

The actual payment the owner receives will be less than the portion of death benefit accelerated because the benefits are paid prior to death. Acceleration of benefits is subject to the following deductions: actuarial discount, administrative charge, payment of any unpaid but due policy premiums and payment of a pro rata amount of policy loans.

The actual benefit payable under an Accelerated Benefit Rider for any given occurrence of a covered illness will not be known until the time of claim. The benefit amount that may be offered is determined by the company when a claim is submitted and, when accepted, is payable to the owner in a lump sum. The amount of an offered benefit will, in significant part, be dependent upon any change in mortality of the Insured Person between the time the applicable life insurance policy with Accelerated Benefit Riders was underwritten and the time any particular Accelerated Benefit Rider claim is filed and considered. Different changes in health and other factors will have different effects on the mortality of different Insured Persons. Circumstances will vary among individual Insured Persons.

Please refer to the ABR associated with the policy for specific information about how accelerated benefits are calculated.

**Note:**

- The life insurance offered with accelerated benefit riders is not long term care insurance, disability income insurance, or other insurance designed to cover specific costs associated with an illness or condition.
- Receiving benefits under any one of the Accelerated Benefit Riders will reduce the base life insurance benefit and the amounts available for future acceleration under it and any of the others. It will also reduce the funds available to supplement retirement or other needs.
- The amount received after acceleration may be less than what is needed to cover all of the cost associated with an illness or condition. Even though accumulated funds may be available to supplement retirement, they should not be relied upon as a significant source of retirement income.

**Premium Waiver for SelectChoice (PW)**

Issue Ages: 20-55

Termination Age: 65

Underwriting: available through Table D

This rider provides coverage for the waiver of Defined Accelerated Benefit (DAB) if the Insured becomes totally disabled. The premiums to be waived are those becoming due after the Insured has been totally disabled for 6 months. Any premiums paid during the 6 month period prior to the effective date of the PW benefit will be refunded

**Premium Waiver for ConsumerChoice Term (PW)**

Issues Ages: 20-55

Termination Age: 65

Underwriting: available through Table E

Premium Waiver (PW) provides coverage for the waiver of premiums if the Insured becomes totally disabled. The premiums to be waived are those becoming due after the Insured has been totally disabled for 6 months. Any premiums paid during the 6 month period prior to the effective date of the PW benefit will be refunded.

### **Children's Term Life Insurance Rider (CTR)**

This rider provides term life insurance on the base Insured's dependent children until the earlier of the Insured Child's 25<sup>th</sup> birthday or the Insured's age 65. To be eligible for coverage, a child must be the base Insured's child, legally adopted child, or stepchild. Premiums are a level amount per \$1,000 regardless of the number of children covered under the rider.

Issue ages base insured: 18–60

Issue ages insured children: 7 days –17years

Available on all Underwriting Classes, through table D.

Issue amounts: \$5,000–\$25,000.

Convertible to a permanent amount of Insurance (AGLA rules apply). The amount of insurance under the new policy may not exceed the CTR coverage amount or 2 times the CTR coverage amount if the application to convert is received within 31 days of the child's 25<sup>th</sup> birthday, the child's marriage, or the base Insured's death.

### **Disability Income Rider (DIR)**

Issue Ages: 20 – 55

Termination Age: 65 (Termination date is the policy anniversary following the insured's 65<sup>th</sup> birthday for base insured).

This rider provides a fixed dollar payment for each month that the insured is totally disabled as defined in the rider.

There are two riders available:

- **2 year (DIR-2):** This is a non-cancelable rider with a 90 day Elimination Period and a 2 year maximum benefit period. This rider uses a 24-month *own* occupation definition of disability.
- **5 year (DIR-5):** This is a non-cancelable rider with a 180 day Elimination Period and a 5 year maximum benefit period. This rider uses an *own* occupation definition of disability during the first 24 months of the benefit period. For the remaining portion of the benefit period, an *any* occupation definition of disability is used.

#### **Eligibility**

- A Disability Income Rider (DIR) may be attached as a premium-paying rider (subject to underwriting) to an AGLA ConsumerChoice Term. Coverage under the rider is available to the base insured. Actively at work full time employees (must work 30 hours or more per week) required.
- Proposed insured for less than one year coverage is based on starting salary not to exceed \$2,500.
- Self-employed individuals are required to work 12 months in their chosen occupation to qualify).
- There are no pre-existing conditions.
- Standard or Preferred rating, or rated Table B-D, or flat extra rating \$5.00 per thousand or less, and flat extra rating that is two years or less.

The Disability Income Rider is also not usually suitable for those with a high percentage of unearned /passive income. The key focus should be on individuals who would be motivated to

return to work once disabled and are not able to sustain their livelihood thru means other than their earned income.

As a guideline, when unearned income is between 25% and 50% of annual earned income, the amount of personal Disability Income otherwise available based on earned income should be reduced by 50% of the monthly unearned income amount.

When unearned income exceeds 50% of earned income, the risk is not acceptable for DI coverage.

**Please Note: The Disability Income Rider is not available to individuals who are self-employed, work from home and perform the majority of work without leaving the home. The Disability Income Rider is not available to individuals whose general hours of employment are difficult to document (either visually or in writing) such as authors, free-lance workers or private duty nurses.**

### **DIR Occupation Classification**

Coverage is based on occupation classification. There are four occupation classes eligible for coverage under this rider. Some occupations are outside of these classes and, therefore, ineligible for coverage. Agents must identify the proposed insured's occupation class on the application.

- **Class 1:** professional, executive, white collar managers, little or no physical demands  
Example: accountant, pharmacist
- **Class 2:** technical workers, skilled clerical  
Example: plant manager, secretary, computer operator
- **Class 3:** skilled manual workers, industry workers in non-hazardous nature  
Example: shipping clerk, factory foreman, dispatcher
- **Class 4:** semi skilled workers, workers who perform moderate to heavy physical labor typically in construction or manufacturing operations  
Example: welder, painter

A list of occupations, and their classification, is at the back of this agent guide. It is also available from the Help screen of the Connections illustration software. The Home Office Underwriting Department will make the final determination of occupation class.

### **Total Disability/Totally Disabled**

A Total Disability or being Totally Disabled means a condition that, solely as a result of a covered Accident or Sickness occurring (either on or off the job) as long as the Insured is gainfully employed at their regular job at least 30 hours per week and affects the Insured person:

- For **DIR-2** and **DIR-5**: During the Elimination Period and the first 24 months following the Elimination Period so that the person is:
  - 1) Continuously and totally (**In MD and VA – totally and permanently**) unable to perform the Material and Substantial duties of the insured person regular job: and
  - 2) Not Gainfully Employed
  - 3) Under the regular and appropriate care of a physician for treatment arising from and related to a covered accident or covered sickness,
- For **DIR-5 only**: After the first 24 months following the Elimination Period so that insured person is:

- 1) Continuously and totally (**In MD and VA – totally and permanently**) unable to perform the Material and Substantial duties of *any* job for which the insured person is qualified based on education, training or experience
- 2) Not Gainfully employed
- 3) Under the regular and appropriate care of a physician for treatment arising from and related to a covered accident or covered sickness

### **Recurrent Total Disability**

Recurrent Total Disability-means a Total Disability that:

- Results from the same or a related condition or cause as a previously covered total disability;  
**and**
- Occurs less than 180 days from the date the previous period of disability ended.

If the Insured incurs a Recurrent Total Disability, any monthly disability benefits that may become payable will be calculated with no new Elimination Period, and only that portion of any previously remaining maximum benefit period will be available.

### **Successive Total Disability**

Successive Total Disability-means a Total disability that:

- Results from the same or a related condition or cause as a previously covered total disability;  
**and**
- Occurs 180 days or more from the date the previous period of disability ended.

If the Insured incurs a Successive Total Disability, any monthly disability benefits that may become payable will be calculated as if no monthly disability benefit had previously been paid. The Elimination Period must begin again and the maximum benefit period under the rider will apply.

### **Subsequent Total Disability**

Subsequent Total Disability-means a separate Total Disability that:

- Results from a condition or cause different from that which caused the previously covered Total Disability;
- Occurs at least 14 days after the end of the previously covered Total Disability; and
- Occurs after the Insured has been gainfully employed for at least 14 days, performing the material and Substantial duties of his/her job and is no longer qualified to receive monthly disability benefits.

If the Insured incurs a Subsequent Total Disability, any monthly disability benefits that may become payable will be calculated as if no monthly disability benefit had previously been paid. The Elimination Period must begin again and the maximum benefit period under the rider will apply.

### **Concurrent Disability**

Concurrent Disability-means a disability that:

- Is caused by more than one condition, whether the conditions are related, or unrelated. If the insured incurs a Concurrent Disability, any monthly benefits payable for a Total Disability will be paid as if the Insured were Totally Disabled due to only one condition. AGLA will

not extend the maximum benefit period or increase the monthly disability benefits for a Concurrent Disability.

**Coverage Availability**

**DIR-2** year plan and **DIR-5** year plan may be added as a premium-paying rider to an AGLA ConsumerChoice Term (subject to underwriting). DIR is a separate disability monthly income benefit and, unlike Accelerated Benefit Riders (ABRs), is not an acceleration of the Death Benefit:

- Coverage is not available if the insured’s life insurance coverage is rated greater than Table D or when the flat extra rating is greater than \$5.00 per thousand. Unless the flat extra applies for 2 years or less.
- Part time employees (work less than 30 hours per week) are not eligible for coverage.

**Disability Income Benefit**

The Total disability benefit due to a covered accident or sickness is a monthly benefit and is the amount payable under the rider while Total Disability continues. The amount is calculated by multiplying the number of UNITS for the rider by \$10.00, rounded to the nearest \$10.00.

**Available Coverage Amounts**

Rider coverage is available in units, with each unit providing \$10 of monthly benefit. The monthly benefit should be stated on the application - not units.

**Minimum monthly benefit** \$500 (50 units)

**Maximum monthly benefit** - Lesser of the following amounts:

- \$20 per 1,000 of life insurance, rounded to an exact multiple of \$10 (2 units per 1,000 of life insurance), **or**
- 60% of Gross Monthly Income, **or**
- \$5,000 for the 2-year option, \$3,500 for the 5-year option.
- Monthly Benefits greater than \$2000 on 5 year DIR will require a Home Office ordered telephone report (TIS).
- Evidence of earned income is required for monthly benefits greater than \$3,000. This can be in the form of a pay stub, tax return or W2.

The coverage amount available for a proposed insured is also subject to underwriting. Existing disability income coverage at the time of application will be considered in setting the maximum available benefit for the proposed insured.

**Sample Benefit Calculation, DIR**

DIR-2 year plan, base insured with existing coverage:

1. Insured Life Insurance Coverage - \$100,000
2. Insured’s Annual Income - \$40,000 which equals \$3,333.33 monthly income
3. Minimum Monthly Benefit - \$500
4. Maximum Monthly Benefit: lesser of (a) or (b) below
  - (a) \$20 x 100 rounded to an exact multiple of 10 = \$2,000 (200 units)
  - (b) Lesser of \$5,000 or .60 x 3333.33 rounded to an exact multiple of 10 = \$2,000 (200 units)
5. Maximum Monthly Benefit = \$2,000
6. Existing DI Coverage = \$800
7. Final Benefit applied for = \$1,200 (Max Monthly benefit *minus* Existing Coverage).

### **Covered Accident or Sickness**

A Covered Accident is an accident that:

- Occurs on or after the effective date
- Is not excluded by specific name or specific description in the rider

A Covered Sickness means a Sickness that:

- First manifests itself to the Insured person after the Waiting Period; and
- Occurs while the rider is in force
- Is not excluded by specific name or specific description in the rider.
- Underwriting may find it necessary to apply specific exclusions from base DIR coverage. These exclusions are usually due to health conditions but can be for other reasons. If exclusions are applied to a policy there can be no more than 3 applied per Insured.

### **Benefit Period**

The following are the benefit periods for DIR:

- **DIR-2**, Two years for any one disability. Benefits will not be paid for more than one disability at a time
- **DIR-5**, Five years for any one disability. Benefits will not be paid for more than one disability at a time.

### **Waiting Period after Issue (Not applicable in TX)**

There is a 30-day waiting period for sickness and no waiting period for accident. The Waiting Period after issue is the period that begins on the effective date of the insured person's coverage under the DIR. There is NO coverage for a sickness that first manifests itself to the insured person during the Waiting Period.

**Pre-Existing Condition.** A Pre-Existing Condition means:

- An existing condition or symptom that would cause a person exercising reasonable judgment to seek diagnosis or treatment within the two (2) year period before the Effective date, or
- A condition or symptom for which medical advice, care attention or treatment was recommended by a Physician, or received from a Physician, within the two (2) year period before the effective date.

### **Elimination Period**

The Elimination Period is the number of consecutive days which the insured must be continuously totally (**In MD and VA – totally and permanently**) disabled prior to being eligible for a monthly disability benefit. NO benefits are payable during the Elimination Period. See the following for the Elimination Periods:

- **DIR-2:** 90 Days
- **DIR-5:** 180 Days

## California Only Version Disability Income Rider (DIR)

Issue Ages: 20-55

Termination Age: 65 (Termination date is the policy anniversary following the insured's 65<sup>th</sup> birthday for base insured).

There are two riders available:

- **2 year (DIR-2):** This is a non-cancelable rider with a 90 day Elimination Period and a 2 year maximum benefit period.
- **5 year (DIR-5):** This is a non-cancelable rider with a 180 day Elimination Period and a 5 year maximum benefit period.

### Eligibility

- A Disability Income Rider (DIR) may be attached as a premium-paying rider (subject to underwriting) to an AGLA ConsumerChoice Term. Coverage under the rider is available to the base insured. Actively at work full time employees (must work 30 hours or more per week) required.
- Proposed insured for less than one year coverage is based on starting salary not to exceed \$2,500.
- Self-employed individuals are required to work 12 months in their chosen occupation to qualify).
- There are no pre-existing conditions.
- Standard or Preferred rating, or rated Table B-D, or flat extra rating \$5.00 per thousand or less, and flat extra rating that is two years or less.
- The state of California requires employees to participate in the California State Disability Insurance (SDI) program. Employees that are required to participate in the SDI may be eligible to apply for additional disability income coverage from AGLA, subject to a maximum of 75% or less maximum gross income replacement. Self employed, government employees, certain railroad workers, and other employment classifications that are **not required** to participate in the SDI (and are not participating) may apply for disability income coverage from AGLA subject to a maximum of 60% gross monthly income replacement.\*

The Disability Income Rider is also not usually suitable for those with a high percentage of unearned /passive income. The key focus should be on individuals who would be motivated to return to work once disabled and are not able to sustain their livelihood thru means other than their earned income.

As a guideline, when unearned income is between 25% and 50% of annual earned income, the amount of personal Disability Income otherwise available based on earned income should be reduced by 50% of the monthly unearned income amount.

When unearned income exceeds 50% of earned income, the risk is not acceptable for DI coverage.

\* The maximum amount of disability income coverage available from AGLA is subject to certain limitations. See the **Monthly Benefit Amount Limits for participants covered by SDI & Monthly Benefit Amount Limits for certain SDI exempt employment classifications** sections on pages 20 & 23 for more details.

### **DIR Occupation Classification**

DIR premium and eligibility is based on occupation classification. There are four occupation classes eligible for coverage under this rider. Some occupations are outside of these classes and, therefore, ineligible for coverage. Agents must identify the proposed insured's occupation class on the application.

**Class 1:** professional, executive, white collar managers, little or no physical demands  
Example: accountant, pharmacist

**Class 2:** technical workers, skilled clerical  
Example: plant manager, secretary, computer operator

**Class 3:** skilled manual workers, industry workers in non-hazardous nature  
Example: shipping clerk, factory foreman, dispatcher

**Class 4:** semi skilled workers, workers who perform moderate to heavy physical labor typically in construction or manufacturing operations  
Example: welder, painter

Occupations, and their classification, are listed in the back of the agent guide. It is also available from the Help menu accessible on the Riders screen of Connection illustration software. The Home Office Underwriting Department will make the final determination of occupation class.

### **Total Disability/Totally Disabled.**

A Total Disability or being Totally Disabled means a disability that renders the insured person unable to:

1. Perform with reasonable continuity the substantial and material acts necessary to perform his or her usual occupation in the usual or customary way; or
2. Engage with reasonable continuity in another occupation in which he or she could reasonably be expected to perform satisfactorily in light of his or her age, education, training, experience, station in life, and physical and mental capacity.

We will pay the Monthly Disability Benefit if the Insured Person is Totally Disabled, as described in the Total Disability/Totally Disabled section above:

- During the elimination period and some or all of the first 24 months following the elimination period (see 1 above)
- After the first 24 months following the elimination period (see 2 above)

### **Total Disability Benefits.**

After the end of the Elimination Period and receipt of Satisfactory Proof of Total Disability, AGLA will pay Benefits for Total Disability that occurs solely as a result of a condition that:

- Occurs while the rider is in force
- Is not excluded by specific description in the rider; and
- Occurs on or after the Effective Date.

We will continue to pay the Monthly Disability Benefit until the earliest of:

- The end of the Maximum Benefit Period shown on the rider schedule for any one Total Disability; or
- When due written proof of a continued Total Disability is not provided in accordance with the rider; or
- The date on which Total Disability ceases; or
- The date of death of the Insured Person.

**Pre-Existing Condition.** A Pre-Existing Condition means:

- An existing condition or symptom that would cause a person exercising reasonable judgment to seek diagnosis or treatment within the two (2) year period before the Effective date, or
- A condition or symptom for which medical advice, care attention or treatment was recommended by a Physician, or received from a Physician, within the two (2) year period before the effective date.

**Elimination Period.** The Elimination Period is the number of consecutive days which the Insured Person must be continuously Totally Disabled prior to being eligible for monthly disability benefits. NO benefits are payable during the Elimination Period. See the following for the Elimination Periods:

- **DIR-2:** 90 Days
- **DIR-5:** 180 Days

#### **Recurrent Total Disability**

Recurrent Total Disability-means a Total Disability that:

- Results from the same or a related condition or cause as a previously covered total disability;  
**and**
- Occurs less than 180 days from the date the previous period of disability ended.

If the Insured incurs a Recurrent Total Disability, any monthly disability benefits that may become payable will be calculated with no new Elimination Period, and only that portion of any previously remaining maximum benefit period will be available.

#### **Successive Total Disability**

Successive Total Disability-means a Total disability that:

- Results from the same or a related condition or cause as a previously covered total disability;  
**and**
- Occurs 180 days or more from the date the previous period of disability ended.

If the Insured incurs a Successive Total Disability, any monthly disability benefits that may become payable will be calculated as if no monthly disability benefit had previously been paid. The Elimination Period must begin again and the maximum benefit period under the rider will apply.

### **Subsequent Total Disability**

Subsequent Total Disability-means a separate Total Disability that:

- Results from a condition or cause different from that which caused the previously covered Total Disability;
- Occurs at least 14 days after the end of the previously covered Total Disability; and
- Occurs after the Insured has been gainfully employed for at least 14 days, performing the material and Substantial duties of his/her job and is no longer qualified to receive monthly disability benefits.

If the Insured incurs a Subsequent Total Disability, any monthly disability benefits that may become payable will be calculated as if no monthly disability benefit had previously been paid. The Elimination Period must begin again and the maximum benefit period under the rider will apply.

### **Concurrent Disability**

Concurrent Disability-means a disability that:

- Is caused by more than one condition, whether the conditions are related, or unrelated. If the insured incurs a Concurrent Disability, any monthly benefits payable for a Total Disability will be paid as if the Insured were Totally Disabled due to only one condition. AGLA will not extend the maximum benefit period or increase the monthly disability benefits for a Concurrent Disability.

**Coverage Availability.** **DIR-2** and **DIR-5** may be attached as a premium paying rider to an AGLA ConsumerChoice Term<sup>SM</sup> policy (subject to underwriting). DIR is a separate disability monthly income benefit and unlike Accelerated Benefit Riders (ABRs) it is not an acceleration of life insurance.

- Coverage is not available if the insured's life insurance coverage is rated greater than Table D or when the flat extra rating is greater than \$5.00 per thousand, unless the flat extra applies for 2 years or less.

### **Monthly Disability Income Benefit.**

The Monthly Disability Income Benefit will be equal to the Monthly Benefit Amount. Existing disability income coverage at the time of application will be considered in setting the maximum available benefit for the proposed insured. The maximum amount is calculated by multiplying the number of UNITS for the rider by \$10.00, rounded to the nearest \$10.00. When applying for a DIR, agents are to enter the monthly benefit amount, not the number of units.

### **Monthly Benefit Amount and Benefit Period**

The Total Disability Benefit is a monthly benefit and is the amount payable under the rider while the Total Disability continues. In the event the benefit is less than a monthly benefit, a pro-rated amount will be paid.

**Monthly Benefit Amount Limits for participants covered by SDI.**

DIR coverage is available in UNITS, with each UNIT providing \$10.00 in Maximum monthly benefit. The following are the Minimum and Maximum monthly benefit amount:

- Minimum monthly benefit: \$500 (50 units),
- Maximum monthly benefit:
- **DIR-2** \$5,000 (500 units) and
- **DIR-5** \$3,500 (350 units)

Eligible Disability Income is subject to California specific rules which will establish the minimum to maximum amounts. 75% or less is the maximum gross income replacement that AGLA will consider when establishing the maximum AGLA Disability Income that can be issued.\*

When calculating these amounts AGLA will consider the following when setting the maximum amount of coverage that may be issued:

1. California State Disability Insurance Benefit\*\*, and
2. Disability Income provided by an employer as a benefit, and
3. Individually owned disability income coverage at the time of application, and
4. \$20.00 per \$1,000 of life insurance, rounded to an exact multiple of \$10.00 (2 units per \$1,000 of life insurance).

\* Self employed, government employees, certain railroad workers, and other employment classifications which require the employee to be exempt from SDI may be eligible for up to 60% maximum gross income replacement AGLA Disability Income, subject to maximum limitations set forth in items 2, 3, and 4 above.

\*\* California State Disability Benefit is estimated to provide up to 55% of an eligible persons Gross Annual Income, subject to a maximum annual benefit of \$45,600.

**See the following examples which will help calculate the minimum or maximum monthly benefit amounts when no other Disability Income Benefit is provided by an employer, or is individually owned:**

**Sample benefit calculation #1 DIR-2, Base Insured:**

- Insured’s Annual Income - \$75,000
- Insured Life Insurance Coverage being applied for: \$100,000
- Minimum Monthly Benefit - \$500
- Maximum Monthly Benefit: lesser of (1), (2) or (3) below
  - (1) \$20 x 100 rounded to an exact multiple of 10 = \$2,000 (200 units)
  - (2) 75% Income Replacement minus – Estimated California SDI
  - (3) \$5,000
- Maximum Monthly Benefit = \$1,250, the range for acceptable monthly DIR benefit that may be applied for: \$500 (minimum) - \$1,250 (maximum)

Use the table below as a guide for maximum DIR-2 year plan in California:

|   |                 |
|---|-----------------|
| <b>Gross Annual Income</b>                        | <b>75,000</b>   |
| 75% income replacement                            | 56,250          |
| Less Ca. State DI                                 | 40,800          |
| Less other DI Coverage                            | -0-             |
| Maximum* AGLA DIR                                 | \$15,000        |
| Maximum* monthly DIR                              | <b>\$1,250</b>  |
| 1 <sup>st</sup> Year Income replacement and ratio | 55,800<br>75%   |
| 2 <sup>nd</sup> Year Income replacement and ratio | \$15,000<br>20% |

\* 2 year DIR maximum monthly income \$5,000, or \$60,000 annually

**The following examples should be used to calculate the minimum or maximum monthly benefit amounts when other Disability Income Benefit is provided by an employer, or is individually owned:**

**Sample benefit calculation #2 DIR-2, Base Insured:**

- Insured's Annual Income - \$75,000
- Insured Life Insurance Coverage being applied for: \$100,000
- Employer provided Disability Income - \$12,000
- Minimum Monthly Benefit - \$500
- Maximum Monthly Benefit: lesser of (1), (2) or (3) below
  - (1) \$20 x 100 rounded to an exact multiple of 10 = \$2,000 (200 units)
  - (2) 75% Income Replacement minus – Estimated California SDI minus other DI coverage.
  - (3) \$5,000
- The range for acceptable monthly DIR benefit that may be applied for = \$ -0-

Using the following underwriting guidelines for the DIR-2 when other DI Income is uncovered 75% maximum disability income, considering the California SDI.

|   |               |
|---|---------------|
| Gross Annual Income                               | <b>75,000</b> |
| 75% income replacement                            | 56,250        |
| Less Ca. State DI                                 | 40,800        |
| Less other DI Coverage (2year)                    | 12,000        |
| Maximum AGLA DIR                                  | <b>-0-</b>    |
| Maximum monthly DIR                               | -0-           |
| 1 <sup>st</sup> Year Income replacement and ratio | 52,800<br>71% |
| 2 <sup>nd</sup> Year Income replacement and ratio | 12,000<br>16% |

\* 2 year DIR maximum monthly income \$5,000 - \$60,000 annually

**Monthly Benefit Amount Limits for Certain SDI Exempt Employment Classifications**

DIR coverage is available to self employed, government employees, certain railroad workers, and other employment classifications. Exempt classifications may be able to apply for AGLA’s DIR subject to 60% of gross income replacement and limitations outlined in the table below.

See the following table for maximum AGLA guidelines for exempt classifications\*:

| <b>Plan</b>     | <b>Gross Annual Income</b> | <b>Maximum Monthly Benefit Amount</b> |
|-----------------|----------------------------|---------------------------------------|
| DIR-2 year plan | \$100,000 or less          | 60% of Gross Monthly Income,          |
|                 | \$100,001 and up           | \$5,000 (500 units)                   |
| DIR-5 year plan | \$70,000 or less           | 60% of Gross Monthly Income.          |
|                 | \$70,001 and up            | \$3,500 (350 units)                   |

\*The maximum disability income is subject to the lesser of the following amounts:

- 1). The benefit limit based on the insured’s gross annual income as specified in the above table; or
- 2). The benefit limit based on the insured’s gross annual income as specified in the above table less other personally owned or employer provided coverage; or
- 3). \$20.00 per \$1,000 of life insurance, rounded to an exact multiple of \$10.00 (2 units per \$1,000 of life insurance).

## Disability Income Rider Occupation Classification

**Occupation Classes are to be used as guidelines.**

| Job Title   | Job Classification |
|---|--------------------|
| Accounts and auditors                               | 1                  |
| Actors and Directors                                | Not Eligible       |
| Actuaries   | 1                  |
| Adjusters and calibrators                           | 3                  |
| Administrative support occupations, n.e.c.          | 2                  |
| Administrative, Protective Services                 | 3                  |
| Administrators , education and related fields       | 2                  |
| Administrators and officials, public administrators | 2                  |
| Advertising and related sales occupations           | 2                  |
| Aerospace engineers                                 | 1                  |
| Agricultural and food scientists                    | 1                  |
| Agricultural and forestry teachers                  | 2                  |
| Agricultural engineers                              | 2                  |
| Agricultural scientists                             | 1                  |
| Agricultural Workers, except poultry                | 4                  |
| Agricultural Workers - poultry                      | Not Eligible       |
| Air traffic controllers                             | Not Eligible       |
| Aircraft engine mechanics                           | 4                  |
| Aircraft mechanics, ext. engine                     | 4                  |
| Airplane pilots and navigators                      | Not Eligible       |
| Animal caretakers                                   | Not Eligible       |
| Announcers  | Not Eligible       |
| Architects  | 1                  |
| Archivists and curators                             | 1                  |
| Art, drama and music teachers                       | 2                  |
| Artists, performers and related workers, n.e.c.     | Not Eligible       |
| Assemblers  | 4                  |
| Athletes  | Not Eligible       |
| Atmospheric and space scientists                    | 1                  |
| Attendants, amusement and recreation facilities     | Not Eligible       |
| Auctioneers   | 3                  |
| Authors   | 2                  |
| Automobile body and related repairers               | 4                  |
| Automobile mechanic apprentices                     | Not Eligible       |
| Automobile mechanics                                | 4                  |
| Baggage, porters and bellhops                       | Not Eligible       |
| Bakers  | 4                  |
| Bank tellers  | 2                  |
| Barbers   | 4                  |
| Bartenders  | Not Eligible       |
| Bill and account collectors                         | 3                  |

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|  |  |              |
|--|--|--------------|
| Billing clerks   |  | 2            |
| Billing, posting and calculating machine operators                 |  | 3            |
| Biological and life scientists                                     |  | 1            |
| Biological science teachers  |  | 2            |
| Biological technicians   |  | 2            |
| Boilermakers   |  | Not Eligible |
| Bookbinders  |  | 3            |
| Bookkeepers, accounting and auditing clerks                        |  | 2            |
| Brick mason and stone mason apprentices                            |  | Not Eligible |
| Brick masons and stonemasons, except apprentices                   |  | Not Eligible |
| Bridge, lock and lighthouse tenders                                |  | Not Eligible |
| Broadcast equipment operators                                      |  | 3            |
| Bus drivers  |  | Not Eligible |
| Bus, truck and stationary engine mechanics                         |  | 4            |
| Business and Promotion Agents                                      |  | 1            |
| Business, commerce and marketing teachers                          |  | 2            |
| Butchers and meat cutters  |  | Not Eligible |
| Buyers, wholesale and retail trade, except farm products           |  | 2            |
| Cabinetmakers and bench carpenters                                 |  | 4            |
| Camera, watch and musical instrument repairers                     |  | 3            |
| Captains and other hands, fishing vessels(not just officers)       |  | Not Eligible |
| Carpenter apprentices  |  | Not Eligible |
| Carpenters   |  | 4            |
| Carpet installers  |  | 4            |
| Cashiers   |  | 3            |
| Cementing and gluing machine operators                             |  | 4            |
| Chemical engineers   |  | 1            |
| Chemical technicians   |  | 3            |
| Chemistry teachers   |  | 2            |
| Chemists, except biochemists                                       |  | 2            |
| Chief communications operators                                     |  | 2            |
| Chief Executives and general administrators, public administration |  | 1            |
| Child care workers, n.e.c.   |  | Not Eligible |
| Child care workers, private households                             |  | Not Eligible |
| Chiropractor   |  | 4            |
| Civil engineers  |  | 1            |
| Classified ad clerks   |  | 3            |
| Clergy   |  | 2            |
| Commodity Traders  |  | 3            |
| Clinical laboratory technologists and technicians                  |  | 3            |

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|   |  |              |
|---|--|--------------|
| Communications equipment operators, n.e.c.          |  | 3            |
| Compressing and compacting machine operators        |  | 4            |
| Computer operators                                  |  | 3            |
| Computer programmers                                |  | 1            |
| Computer science teachers                           |  | 2            |
| Computer systems analysts and scientists            |  | 1            |
| Concrete and terrazzo finishers(See Grinding)       |  | 4            |
| Construction inspectors                             |  | 3            |
| Construction laborers                               |  | Not Eligible |
| Construction trades, n.e.c.                         |  | 4            |
| Cooks   |  | Not Eligible |
| Cooks, private households                           |  | Not Eligible |
| Correctional institution officers                   |  | Not Eligible |
| Correspondence clerks                               |  | 3            |
| Cost and rate clerks                                |  | 3            |
| Counselors, educational and vocational              |  | 2            |
| Crane and tower operators                           |  | Not Eligible |
| Crossing guards                                     |  | Not Eligible |
| Crushing and grinding machine operators             |  | 4            |
| Dancers   |  | Not Eligible |
| Data entry keyers                                   |  | 3            |
| Data processing equipment repairers                 |  | 3            |
| Demonstrators, promoters and models, sales          |  | Not Eligible |
| Dental assistants                                   |  | 3            |
| Dental Hygienists                                   |  | 3            |
| Dental laboratory and medical appliance technicians |  | 3            |
| Dentists  |  | 2            |
| Designers   |  | 3            |
| Dieticians  |  | 2            |
| Dispatchers   |  | 3            |
| Domestic Help                                       |  | Not Eligible |
| Drafting occupations                                |  | 1            |
| Dressmakers   |  | 3            |
| Drillers, earth                                     |  | Not Eligible |
| Drillers, oil well                                  |  | Not Eligible |
| Drilling and boring machine operators               |  | Not Eligible |
| Driver-sales workers                                |  | Not Eligible |
| Drywall installers                                  |  | 4            |
| Duplication machine operators                       |  | 4            |
| Early childhood teacher's assistants                |  | 3            |

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|   |  |              |
|---|--|--------------|
| Earth, environmental and marine science teachers              |  | 2            |
| Economics teachers  |  | 2            |
| Economists  |  | 1            |
| Editors and reporters   |  | 3            |
| Electrical and electronic engineers                           |  | 1            |
| Electrical and electronic technicians                         |  | 2            |
| Electrical power installers and repairers                     |  | 4            |
| Electricians  |  | 4            |
| Electronic repairers, communications and industrial equipment |  | 4            |
| Elevator installers and repairers                             |  | 4            |
| Elevator operators  |  | Not Eligible |
| Eligibility clerks, social welfare                            |  | 3            |
| Engineering teachers Non-university                           |  | 2            |
| Engineering technicians, n.e.c.                               |  | 3            |
| Engineers   |  | 1            |
| English teachers  |  | 2            |
| Engravers, metal  |  | 3            |
| Excavating and loading machine operators                      |  | Not Eligible |
| Expeditors  |  | 3            |
| Extruding and forming machine operators                       |  | 4            |
| Fabricating machine operators, n.e.c.                         |  | 4            |
| Family child care providers                                   |  | Not Eligible |
| Farm equipment mechanics                                      |  | 4            |
| Farm workers  |  | Not Eligible |
| Farmers, except horticultural                                 |  | Not Eligible |
| File clerks   |  | 3            |
| Financial Managers  |  | 1            |
| Financial Services Sales, 5 years or more                     |  | 2            |
| Financial Services Sales, 5 years or less                     |  | 3            |
| Fire inspection and fire prevention occupations               |  | 3            |
| Firefighting occupations                                      |  | Not Eligible |
| Fishers   |  | Not Eligible |
| Flight Attendants   |  | Not Eligible |
| Folding machine operators                                     |  | 4            |
| Food batch-makers   |  | 4            |
| Food counter, fountain and related occupations                |  | 4            |
| Foreign language teachers                                     |  | 2            |
| Forestry Workers(No exception for Logging)                    |  | Not Eligible |
| Forging machine operators                                     |  | 4            |
| Freight, stock and material handlers, n.e.c.                  |  | Not Eligible |
| Funeral Directors   |  | 3            |
| Furnace, kiln, and oven operators, ext. food                  |  | Not Eligible |
| Furniture and wood finishers                                  |  | 4            |

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|  |  |              |
|--|--|--------------|
| Garage and service station related occupations                       |  | Not Eligible |
| Garbage collectors   |  | Not Eligible |
| General office clerk   |  | 3            |
| Geologists and geodesists no field work                              |  | 1            |
| Glaziers   |  | 4            |
| Grader, dozer and scraper operators                                  |  | Not Eligible |
| Graders and sorters, agricultural products                           |  | Not Eligible |
| Graders and sorters, excl. agricultural                              |  | Not Eligible |
| Grinding/abrading/buffing/polishing machine operators (See Concrete) |  | 4            |
| Groundskeepers and gardeners, except farm                            |  | Not Eligible |
| Guards and police, exc. Public service                               |  | Not Eligible |
| Guides   |  | Not Eligible |
| Hairdressers and cosmetologists                                      |  | 4            |
| Hand cutting and trimming occupations                                |  | 4            |
| Hand engraving and printing occupations                              |  | 3            |
| Hand molders and shapers, except jewelers                            |  | 4            |
| Hand molding, casting and forming occupations                        |  | 4            |
| Hand packers and packagers   |  | Not Eligible |
| Hand painting, coating and decorating occupations                    |  | 4            |
| Harbor, Bar, & River Pilots  |  | Not Eligible |
| Health aides, except nursing   |  | Not Eligible |
| Health diagnosing practitioners, n.e.c.                              |  | 2            |
| Health record technologists and technicians                          |  | 2            |
| Health specialties teachers  |  | 2            |
| Health technologists and technicians                                 |  | 2            |
| Heating, air conditioning and refrigeration mechanics                |  | 4            |
| Heat-treating equipment operators                                    |  | 4            |
| Heavy equipment mechanics  |  | 4            |
| Heavy equipment operators  |  | Not Eligible |
| Helpers, construction trades   |  | Not Eligible |
| Helpers, extractive occupations                                      |  | Not Eligible |
| Helpers, mechanics and repairers                                     |  | Not Eligible |
| Helpers, surveyors   |  | Not Eligible |
| History teachers   |  | 2            |
| Hoist and winch operators  |  | Not Eligible |
| Home economics teachers  |  | 2            |
| Horticultural specialty farmers                                      |  | Not Eligible |
| Hotel clerks   |  | 3            |
| Household appliance and power tool repairers                         |  | 4            |
| Housekeepers and butlers   |  | Not Eligible |
| Hunters and trappers   |  | Not Eligible |
| Industrial engineering technicians                                   |  | 3            |

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|   |  |              |
|---|--|--------------|
| Industrial engineers                                    |  | 1            |
| Industrial machinery repairers                          |  | 4            |
| Industrial truck and tractor equipment operators        |  | 4            |
| Information clerks, n.e.c.                              |  | 3            |
| Inspectors and compliance officers, except construction |  | 3            |
| Inspectors, agricultural products                       |  | 3            |
| Inspectors, testers and graders                         |  | 3            |
| Insulation workers                                      |  | Not Eligible |
| Insurance adjustors, examiners, and investigators       |  | 2            |
| Insurance sales occupations                             |  | 3            |
| Interviewers  |  | Not Eligible |
| Investigators and adjusters, except insurance           |  | 3            |
| Janitors and cleaners                                   |  | Not Eligible |
| Judges  |  | 1            |
| Kitchen workers, food preparation                       |  | 4            |
| Knitting, looping, taping and weaving machine operators |  | 4            |
| Laborers  |  | Not Eligible |
| Lathe and turning machine operators                     |  | 4            |
| Lathe and turning machine set-up operators              |  | 4            |
| Launderers and ironers                                  |  | Not Eligible |
| Laundering and dry-cleaning machine operators           |  | 4            |
| Law teachers  |  | 2            |
| Lawyers   |  | 2            |
| Lay-out workers   |  | 4            |
| Legal assistants  |  | 2            |
| Legislators and elected officials                       |  | Not Eligible |
| Librarians  |  | 1            |
| Library clerks  |  | 2            |
| Licensed practical nurses                               |  | 3            |
| Locksmiths and safe repairers                           |  | 3            |
| Locomotive operating occupations                        |  | Not Eligible |
| Logging   |  | Not Eligible |
| Longshore equipment operators                           |  | Not Eligible |
| Machine feeders and offbearers                          |  | Not Eligible |
| Machine operators, not specified                        |  | 4            |
| Machinery maintenance occupations                       |  | 4            |
| Machinists  |  | 4            |
| Machinists apprentices                                  |  | Not Eligible |
| Maids and housemen                                      |  | Not Eligible |
| Mail carriers, postal service                           |  | Not Eligible |
| Mail clerks, ext. postal service                        |  | Not Eligible |

AGLA ConsumerChoice Term with SelectChoice Agent Guide

|  |  |              |
|--|--|--------------|
| Mail preparing and paper handling machine operators            |  | 3            |
| Management analysts  |  | 1            |
| Management related occupations, n.e.c.                         |  | 2            |
| Managers, farms, except horticultural                          |  | 4            |
| Managers, food serving and lodging establishments              |  | 3            |
| Managers, horticultural specialty farms                        |  | 4            |
| Managers, marketing, advertising and public relations          |  | 2            |
| Managers, medicine and health                                  |  | 2            |
| Managers, properties and real estate                           |  | 2            |
| Managers, service organizations, n.e.c.                        |  | 2            |
| Marine and naval architects                                    |  | 1            |
| Marine engineers   |  | 1            |
| Marine life cultivation workers                                |  | Not Eligible |
| Material recording, scheduling and distributing clerks, n.e.c. |  | 3            |
| Mathematical science teachers                                  |  | 2            |
| Mathematical scientists  |  | 1            |
| Mechanical controls and valve repairers                        |  | 4            |
| Mechanical engineering technicians                             |  | 3            |
| Mechanical engineers   |  | 1            |
| Medical science teachers                                       |  | 2            |
| Medical scientists   |  | 1            |
| Messengers   |  | Not Eligible |
| Metal plating machine operators                                |  | 4            |
| Metallurgical and materials engineers                          |  | 1            |
| Meter readers  |  | 4            |
| Milling and planing machine operators                          |  | 4            |
| Millwrights  |  | 4            |
| Mining engineers   |  | 2            |
| Mining occupations - underground                               |  | Not Eligible |
| Mining occupations, strip                                      |  | Not Eligible |
| Miscellaneous electrical and electronic equipment repairers    |  | 4            |
| Miscellaneous food preparation occupations                     |  | 4            |
| Miscellaneous hand working occupations                         |  | 4            |
| Miscellaneous machine operators, n.e.c.                        |  | 4            |
| Miscellaneous material moving equipment operators              |  | 4            |
| Miscellaneous plant and system operators                       |  | 4            |
| Miscellaneous precision apparel and fabric workers             |  | 4            |
| Miscellaneous precision metal workers                          |  | 4            |
| Miscellaneous precision woodworkers                            |  | 4            |

AGLA ConsumerChoice Term with SelectChoice Agent Guide

|   |  |              |
|---|--|--------------|
| Miscellaneous precision workers, n.e.c.                         |  | 4            |
| Miscellaneous printing machine operators                        |  | 4            |
| Miscellaneous textile machine operators                         |  | 4            |
| Miscellaneous woodworking machine operators                     |  | 4            |
| Misc. metal and plastic processing machine operators            |  | 4            |
| Misc. metal, plastic, stone and glass working machine operators |  | 4            |
| Mixing and blending machine operators                           |  | 4            |
| Molding and casting machine operators                           |  | 4            |
| Motion picture projectionists                                   |  | 3            |
| Motor transportation occupations, n.e.c.                        |  | 4            |
| Musicians and composers   |  | Not Eligible |
| Nailing and tacking machine operators                           |  | 4            |
| Natural science teachers  |  | 2            |
| Naval architects  |  | 1            |
| News vendors  |  | 4            |
| Not specified mechanics and repairers                           |  | 4            |
| Nuclear engineers   |  | 1            |
| Numerical control machine operators                             |  | 4            |
| Nursery workers   |  | 4            |
| Nursing aides, orderlies and attendants                         |  | Not Eligible |
| Occupational therapists   |  | 3            |
| Office machine operators, n.e.c.                                |  | 4            |
| Operating engineers   |  | 3            |
| Operations and systems researchers and analysts                 |  | 2            |
| Optical goods workers   |  | 2            |
| Optometrists  |  | 2            |
| Order clerks  |  | 3            |
| Other financial officers  |  | 2            |
| Packaging and tilling machine operators                         |  | 4            |
| Painters, construction and maintenance                          |  | 4            |
| Painting and paint spraying machine operators                   |  | 4            |
| Paperhangers  |  | 4            |
| Parking lot attendants  |  | Not Eligible |
| Pattern makers and model makers, metal                          |  | 4            |
| Pattern makers and model makers, wood                           |  | 4            |
| Patternmakers, layout workers and cutters                       |  | 4            |
| Paving, surfacing and tamping equipment operators               |  | 4            |
| Payroll and timekeeping clerks                                  |  | 3            |
| Peripheral equipment operators                                  |  | 4            |

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|  |  |              |
|--|--|--------------|
| Personal service occupations, n.e.c.                 |  | Not Eligible |
| Personnel and labor relations managers               |  | 2            |
| Personnel clerks except payroll and timekeeping      |  | 3            |
| Pest control   |  | Not Eligible |
| Pharmacists  |  | 2            |
| Photoengravers and lithographers                     |  | 3            |
| Photographers  |  | 3            |
| Photographic process machine operators               |  | 4            |
| Physical education teachers                          |  | 2            |
| Physical scientists                                  |  | 1            |
| Physical therapists                                  |  | 3            |
| Physicians   |  | 2            |
| Physicists and astronomers                           |  | 1            |
| Physics teachers                                     |  | 2            |
| Pilots   |  | Not Eligible |
| Plasterers   |  | 4            |
| Plumber, pipefitter and steamfitter apprentices      |  | 4            |
| Plumbers, pipe fitters and steamfitters              |  | 4            |
| Podiatrists  |  | 3            |
| Police and detectives, public service                |  | Not Eligible |
| Political science teachers                           |  | 2            |
| Postal clerks, excluding mail carriers               |  | Not Eligible |
| Mail superintendents non-government                  |  | 3            |
| Postsecondary School teachers, subject not specified |  | 2            |
| Power plant operators                                |  | 4            |
| Precious stones and metals workers                   |  | 4            |
| Precision assemblers, metal                          |  | 4            |
| Precision grinders, filers and tool sharpeners       |  | 4            |
| Pressing machine operators                           |  | 4            |
| Private household cleaners and servants              |  | Not Eligible |
| Production coordinators                              |  | 4            |
| Production helpers                                   |  | Not Eligible |
| Production inspectors, checkers and examiners        |  | 3            |
| Production samplers and weighers                     |  | 4            |
| Production testers                                   |  | 3            |
| Professors   |  | 1            |
| Proofreaders   |  | 3            |
| Protective service occupations, n.e.c.               |  | Not Eligible |
| Psychiatrist   |  | 2            |
| Psychologists  |  | 2            |
| Psychology teachers                                  |  | 2            |
| Public relations specialists                         |  | 2            |
| Public transportation attendants                     |  | Not Eligible |

AGLA ConsumerChoice Term with SelectChoice Agent Guide

|  |  |              |
|--|--|--------------|
| Punching and stamping press machine operators              |  | 4            |
| Purchasing agents and buyers, farm products                |  | 4            |
| Purchasing agents and buyers, n.e.c.                       |  | 2            |
| Purchasing managers  |  | 2            |
| Radiology technicians                                      |  | 2            |
| Rail vehicle operators, n.e.c.                             |  | Not Eligible |
| Railroad brake, signal and switch operators                |  | Not Eligible |
| Railroad conductors and yardmasters                        |  | Not Eligible |
| Real estate sales occupations                              |  | 2            |
| Receptionists  |  | 3            |
| Records clerks   |  | 3            |
| Recreation workers   |  | Not Eligible |
| Registered nurse   |  | 3            |
| Respiratory therapists                                     |  | 3            |
| Retail sales   |  | 4            |
| Roasting and baking machine operators                      |  | 4            |
| Rolling machine operators                                  |  | 4            |
| Roofers  |  | Not Eligible |
| Sailors and deckhands                                      |  | Not Eligible |
| Sales counter clerks                                       |  | 4            |
| Sales engineers  |  | 1            |
| Sales - Financial Services, 5 years or more                |  | 2            |
| Sales - Financial Services, less than 5 years              |  | 3            |
| Sales occupations, other business services                 |  | 2            |
| Sales representatives, mining, manufacturing and wholesale |  | 3            |
| Sales support occupations, n.e.c.                          |  | 3            |
| Sales workers, furniture and home furnishings              |  | 3            |
| Sales workers, hardware and building supplies              |  | 3            |
| Sales workers, motor vehicles and boats                    |  | 3            |
| Sales workers, other commodities                           |  | 3            |
| Sales workers, parts                                       |  | 3            |
| Sales workers, radio, TV, hi-fi and appliances             |  | 3            |
| Sales workers, shoes                                       |  | 3            |
| Sawing machine operators                                   |  | 4            |
| Science technicians, n.e.c.                                |  | 2            |
| Secretaries  |  | 3            |
| Separating, filtering and clarify machine operators        |  | 4            |
| Shaping and joining machine operators                      |  | 4            |

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|   |  |              |
|---|--|--------------|
| Sheet metal duct installers                                 |  | 4            |
| Sheet metal worker apprentices                              |  | Not Eligible |
| Sheet metal workers   |  | 4            |
| Sheriffs, bailiffs and other law enforcement officers       |  | Not Eligible |
| Ship captains and mates, except fishing boats               |  | Not Eligible |
| Shoe repairers  |  | 4            |
| Show machine operators                                      |  | 4            |
| Slicing and cutting machine operators                       |  | Not Eligible |
| Small engine repairers                                      |  | 4            |
| Social science teachers, n.e.c.                             |  | 2            |
| Social scientists, n.e.c.                                   |  | 2            |
| Social work teachers  |  | 2            |
| Social workers  |  | 3            |
| Sociologists  |  | 2            |
| Sociology teachers  |  | 2            |
| Solderers and brazers                                       |  | 4            |
| Specified mechanics and repairers, n.e.c.                   |  | 4            |
| Speech therapists   |  | 2            |
| Stationary engineers  |  | 1            |
| Statistical clerks  |  | 3            |
| Statisticians   |  | 1            |
| Stenographers   |  | 3            |
| Stevedores  |  | Not Eligible |
| Stock and inventory clerks                                  |  | 3            |
| Stockbrokers  |  | 3            |
| Stock handlers and baggers                                  |  | Not Eligible |
| Street and door-to-door sales workers                       |  | Not Eligible |
| Structural steel workers                                    |  | Not Eligible |
| Supervisors and proprietors, sales occupations              |  | 3            |
| Supervisors and proprietors, sales occupations, salaried    |  | 2            |
| Supervisors financial records processing                    |  | 2            |
| Supervisors, brick mason, stonemasons and tile setters      |  | 4            |
| Supervisors, carpenters and related workers                 |  | 4            |
| Supervisors, cleaning and building service workers          |  | 4            |
| Supervisors, construction, n.e.c.                           |  | 4            |
| Supervisors, distribution, scheduling and adjusting clerks  |  | 2            |
| Supervisors, electricians and power transmission installers |  | 4            |
| Supervisors, extractive occupations                         |  | 4            |

AGLA ConsumerChoice Term with SelectChoice Agent Guide

|   |  |              |
|---|--|--------------|
| Supervisors, farm workers                                 |  | 4            |
| Supervisors, firefighting and fire prevention occupations |  | Not Eligible |
| Supervisors, food preparation and service occupations     |  | 4            |
| Supervisors, forestry and logging workers                 |  | Not Eligible |
| Supervisors, guards                                       |  | Not Eligible |
| Supervisors, handlers, equipment cleaners and laborers    |  | 4            |
| Supervisors, material moving equipment operators          |  | 4            |
| Supervisors, mechanics and repairers                      |  | 4            |
| Supervisors, motor vehicles operators                     |  | 4            |
| Supervisors, personal service occupations                 |  | 4            |
| Supervisors, plumbers, pipe fitters and steamfitters      |  | 4            |
| Supervisors, police and detectives                        |  | Not Eligible |
| Supervisors, production occupations                       |  | 3            |
| Supervisors, related agricultural occupations             |  | 4            |
| Surgeons  |  | 2            |
| Surveying and mapping technicians                         |  | 3            |
| Surveyors and mapping scientists                          |  | 2            |
| Tailors   |  | 3            |
| Taxicab drivers and chauffeurs                            |  | Not Eligible |
| Teacher's aides   |  | Not Eligible |
| Teachers, elementary schools                              |  | 2            |
| Teachers, n.e.c.  |  | 2            |
| Teachers, post secondary, n.e.c.                          |  | 2            |
| Teachers, pre-K and K                                     |  | 2            |
| Teachers, secondary school                                |  | 2            |
| Teachers, special education                               |  | 2            |
| Technical writers   |  | 2            |
| Technicians, n.e.c.                                       |  | 3            |
| Telephone installers and repairers                        |  | 3            |
| Telephone line installers and repairers                   |  | Not Eligible |
| Textile cutting machine operators                         |  | 4            |
| Textile sewing machine operators                          |  | 4            |
| Theology teachers   |  | 2            |
| Therapists, n.e.c.  |  | 2            |
| Tile setters, hard and soft                               |  | 4            |
| Timber cutting and logging occupations                    |  | Not Eligible |
| Tool and die maker apprentices                            |  | Not Eligible |

AGLA ConsumerChoice Term with SelectChoice Agent Guide

|   |  |              |
|---|--|--------------|
| Tool and die makers                               |  | 4            |
| Tool programmers, numerical control               |  | 2            |
| Trade and Industrial teachers                     |  | 2            |
| Traffic, shipping and receiving clerks            |  | 3            |
| Transportation ticket and reservation agents      |  | 3            |
| Truck drivers                                     |  | Not Eligible |
| Tugboat, captains and crew                        |  | Not Eligible |
| Typesetters and compositors                       |  | 3            |
| Typists   |  | 3            |
| Underwriters                                      |  | 2            |
| Upholsterers                                      |  | 4            |
| Urban Planners                                    |  | 2            |
| Ushers  |  | Not Eligible |
| Vehicle washers and equipment cleaners            |  | Not Eligible |
| Veterinarians (Large Animals)                     |  | 3            |
| Veterinarians (Small Animals)                     |  | 2            |
| Waiters and waitresses                            |  | Not Eligible |
| Waiters/waitresses assistants                     |  | Not Eligible |
| Warehouse   |  | Not Eligible |
| Washing, cleaning and pickling machine operators  |  | 4            |
| Water and sewage treatment plant operators        |  | 4            |
| Weighers, measurers, checkers and samplers        |  | Not Eligible |
| Welders and cutters                               |  | Not Eligible |
| Welfare service aides                             |  | Not Eligible |
| Winding and twisting machine operators            |  | 4            |
| Wood lathe, routing and planing machine operators |  | 4            |

*AGLA SelectChoice<sup>SM</sup>*  
**Rate Calculation Example**

**10% AGLA SelectChoice<sup>SM</sup> (DAB) with PW on AGLAFlex Term \$150,000**

**Male Age 29 (NT)**

\$5.28 DAB cost per thousand  
 .32 PW cost per thousand  
 x 15 number of thousands 10% of life coverage  
 \$84.00 annual DAB premium

**Female Age 28 (NT)**

\$5.88 DAB cost per thousand  
 .35 PW cost per thousand  
 x 15 number of thousands 10% of life coverage  
 \$93.45 annual DAB premium

Term plans only: For other premium frequencies, a modal premium factor is applied

**AGLASElectChoice<sup>SM</sup> Defined Accelerated Benefit Universal Life and Term Rates**  
 Annual Rate per \$1,000

| Issue Age | Male No Tobacco | Female No Tobacco | Male Tobacco | Female Tobacco | Issue Age | Male No Tobacco | Female No Tobacco | Male Tobacco | Female Tobacco |
|-----------|-----------------|-------------------|--------------|----------------|-----------|-----------------|-------------------|--------------|----------------|
| 0         | 0.00            | 0.00              | 5.52         | 5.76           | 45        | 12.36           | 11.28             | 29.28        | 24.24          |
| 1         | 0.00            | 0.00              | 5.52         | 5.76           | 46        | 13.08           | 11.88             | 31.32        | 25.80          |
| 2         | 0.00            | 0.00              | 5.52         | 5.76           | 47        | 13.80           | 12.36             | 33.36        | 27.24          |
| 3         | 0.00            | 0.00              | 5.52         | 5.76           | 48        | 14.40           | 12.96             | 35.52        | 28.80          |
| 4         | 0.00            | 0.00              | 5.52         | 5.76           | 49        | 15.12           | 13.44             | 37.56        | 30.24          |
| 5         | 0.00            | 0.00              | 5.52         | 5.76           | 50        | 15.84           | 14.04             | 39.60        | 31.80          |
| 6         | 0.00            | 0.00              | 5.64         | 5.88           | 51        | 16.80           | 14.64             | 42.84        | 33.96          |
| 7         | 0.00            | 0.00              | 5.76         | 6.00           | 52        | 17.64           | 15.36             | 46.08        | 36.12          |
| 8         | 0.00            | 0.00              | 5.76         | 6.00           | 53        | 18.60           | 15.96             | 49.44        | 38.16          |
| 9         | 0.00            | 0.00              | 5.88         | 6.12           | 54        | 19.44           | 16.68             | 52.68        | 40.32          |
| 10        | 0.00            | 0.00              | 6.00         | 6.24           | 55        | 20.40           | 17.28             | 55.92        | 42.48          |
| 11        | 0.00            | 0.00              | 6.00         | 6.36           | 56        | 21.24           | 18.00             | 58.44        | 44.28          |
| 12        | 0.00            | 0.00              | 6.12         | 6.36           | 57        | 21.96           | 18.84             | 60.96        | 46.08          |
| 13        | 0.00            | 0.00              | 6.12         | 6.48           | 58        | 22.80           | 19.56             | 63.48        | 47.88          |
| 14        | 0.00            | 0.00              | 6.24         | 6.48           | 59        | 23.52           | 20.40             | 66.00        | 49.68          |
| 15        | 0.00            | 0.00              | 6.24         | 6.60           | 60        | 24.36           | 21.12             | 68.52        | 51.48          |
| 16        | 0.00            | 0.00              | 6.24         | 6.60           | 61        | 25.80           | 22.08             | 72.00        | 53.76          |
| 17        | 0.00            | 0.00              | 6.24         | 6.60           | 62        | 27.12           | 22.92             | 75.48        | 56.16          |
| 18        | 0.00            | 0.00              | 6.24         | 6.72           | 63        | 28.56           | 23.88             | 78.96        | 58.44          |
| 19        | 0.00            | 0.00              | 6.24         | 6.72           | 64        | 29.88           | 24.72             | 82.44        | 60.84          |
| 20        | 3.72            | 4.08              | 6.24         | 6.72           | 65        | 31.32           | 25.68             | 85.92        | 63.12          |
| 21        | 3.84            | 4.32              | 6.60         | 7.20           | 66        | 32.88           | 27.72             | 89.88        | 65.76          |
| 22        | 4.08            | 4.56              | 6.96         | 7.68           | 67        | 34.44           | 29.76             | 93.84        | 68.28          |
| 23        | 4.20            | 4.92              | 7.32         | 8.28           | 68        | 36.00           | 31.68             | 97.92        | 70.92          |
| 24        | 4.44            | 5.16              | 7.68         | 8.76           | 69        | 37.56           | 33.72             | 101.88       | 73.44          |
| 25        | 4.56            | 5.40              | 8.04         | 9.24           | 70        | 39.12           | 35.76             | 105.84       | 76.08          |
| 26        | 4.68            | 5.52              | 8.52         | 9.60           | 71        | 41.52           | 37.80             | 110.16       | 78.72          |
| 27        | 4.92            | 5.76              | 9.00         | 9.96           | 72        | 44.04           | 39.72             | 114.36       | 81.36          |
| 28        | 5.04            | 5.88              | 9.36         | 10.44          | 73        | 46.44           | 41.76             | 118.68       | 84.00          |
| 29        | 5.28            | 6.12              | 9.84         | 10.80          | 74        | 48.96           | 43.68             | 122.88       | 86.64          |
| 30        | 5.40            | 6.24              | 10.32        | 11.16          | 75        | 51.36           | 45.72             | 127.20       | 89.28          |
| 31        | 5.76            | 6.48              | 11.04        | 11.76          | 76        | 54.36           | 48.24             | 131.88       | 92.88          |
| 32        | 6.12            | 6.72              | 11.88        | 12.48          | 77        | 57.36           | 50.76             | 136.56       | 96.48          |
| 33        | 6.36            | 6.96              | 12.60        | 13.08          | 78        | 60.36           | 53.16             | 141.24       | 100.20         |
| 34        | 6.72            | 7.20              | 13.44        | 13.80          | 79        | 63.36           | 55.68             | 145.92       | 103.80         |
| 35        | 7.08            | 7.44              | 14.16        | 14.40          | 80        | 66.36           | 58.20             | 150.60       | 107.40         |
| 36        | 7.56            | 7.80              | 15.24        | 15.00          | 81        | 69.84           | 61.80             | 156.96       | 112.56         |
| 37        | 7.92            | 8.16              | 16.32        | 15.60          | 82        | 73.44           | 65.28             | 163.44       | 117.72         |
| 38        | 8.40            | 8.40              | 17.28        | 16.32          | 83        | 76.92           | 68.88             | 169.80       | 123.00         |
| 39        | 8.76            | 8.76              | 18.36        | 16.92          | 84        | 80.52           | 72.36             | 176.28       | 128.16         |
| 40        | 9.24            | 9.12              | 19.44        | 17.52          | 85        | 84.00           | 75.96             | 182.64       | 133.32         |
| 41        | 9.84            | 9.60              | 21.36        | 18.84          |           |                 |                   |              |                |
| 42        | 10.44           | 9.96              | 23.40        | 20.16          |           |                 |                   |              |                |
| 43        | 11.16           | 10.44             | 25.32        | 21.60          |           |                 |                   |              |                |
| 44        | 11.76           | 10.80             | 27.36        | 22.92          |           |                 |                   |              |                |

**AGLSelectChoice<sup>SM</sup> Premium Waiver Rates for Term Only Quality of Life Products**  
Annual PW per \$1,000

| Issue Age | Male No Tobacco | Female No Tobacco | Male Tobacco | Female Tobacco | Issue Age | Male No Tobacco | Female No Tobacco | Male Tobacco | Female Tobacco |
|-----------|-----------------|-------------------|--------------|----------------|-----------|-----------------|-------------------|--------------|----------------|
| 0         | 0.00            | 0.00              | 0.28         | 0.29           | 30        | 0.32            | 0.37              | 0.62         | 0.67           |
| 1         | 0.00            | 0.00              | 0.28         | 0.29           | 31        | 0.35            | 0.39              | 0.66         | 0.71           |
| 2         | 0.00            | 0.00              | 0.28         | 0.29           | 32        | 0.37            | 0.40              | 0.71         | 0.75           |
| 3         | 0.00            | 0.00              | 0.28         | 0.29           | 33        | 0.45            | 0.49              | 0.88         | 0.92           |
| 4         | 0.00            | 0.00              | 0.28         | 0.29           | 34        | 0.47            | 0.50              | 0.94         | 0.97           |
| 5         | 0.00            | 0.00              | 0.28         | 0.29           | 35        | 0.50            | 0.52              | 0.99         | 1.01           |
| 6         | 0.00            | 0.00              | 0.28         | 0.29           | 36        | 0.53            | 0.55              | 1.07         | 1.05           |
| 7         | 0.00            | 0.00              | 0.29         | 0.30           | 37        | 0.63            | 0.65              | 1.31         | 1.25           |
| 8         | 0.00            | 0.00              | 0.29         | 0.30           | 38        | 0.67            | 0.67              | 1.38         | 1.31           |
| 9         | 0.00            | 0.00              | 0.29         | 0.31           | 39        | 0.70            | 0.70              | 1.47         | 1.35           |
| 10        | 0.00            | 0.00              | 0.30         | 0.31           | 40        | 0.83            | 0.82              | 1.75         | 1.58           |
| 11        | 0.00            | 0.00              | 0.30         | 0.32           | 41        | 0.98            | 0.96              | 2.14         | 1.88           |
| 12        | 0.00            | 0.00              | 0.31         | 0.32           | 42        | 1.15            | 1.10              | 2.57         | 2.22           |
| 13        | 0.00            | 0.00              | 0.31         | 0.32           | 43        | 1.23            | 1.15              | 2.79         | 2.38           |
| 14        | 0.00            | 0.00              | 0.31         | 0.32           | 44        | 1.41            | 1.30              | 3.28         | 2.75           |
| 15        | 0.00            | 0.00              | 0.31         | 0.33           | 45        | 1.48            | 1.35              | 3.51         | 2.91           |
| 16        | 0.00            | 0.00              | 0.31         | 0.33           | 46        | 1.70            | 1.54              | 4.07         | 3.35           |
| 17        | 0.00            | 0.00              | 0.31         | 0.33           | 47        | 1.93            | 1.73              | 4.67         | 3.81           |
| 18        | 0.00            | 0.00              | 0.31         | 0.34           | 48        | 2.16            | 1.94              | 5.33         | 4.32           |
| 19        | 0.00            | 0.00              | 0.31         | 0.34           | 49        | 2.42            | 2.15              | 6.01         | 4.84           |
| 20        | 0.19            | 0.20              | 0.31         | 0.34           | 50        | 2.69            | 2.39              | 6.73         | 5.41           |
| 21        | 0.19            | 0.22              | 0.33         | 0.36           | 51        | 3.19            | 2.78              | 8.14         | 6.45           |
| 22        | 0.20            | 0.23              | 0.35         | 0.38           | 52        | 3.88            | 3.38              | 10.14        | 7.95           |
| 23        | 0.21            | 0.25              | 0.37         | 0.41           | 53        | 4.46            | 3.83              | 11.87        | 9.16           |
| 24        | 0.22            | 0.26              | 0.38         | 0.44           | 54        | 5.05            | 4.34              | 13.70        | 10.48          |
| 25        | 0.23            | 0.27              | 0.40         | 0.46           | 55        | 5.71            | 4.84              | 15.66        | 11.89          |
| 26        | 0.23            | 0.28              | 0.43         | 0.48           |           |                 |                   |              |                |
| 27        | 0.25            | 0.29              | 0.45         | 0.50           |           |                 |                   |              |                |
| 28        | 0.30            | 0.35              | 0.56         | 0.63           |           |                 |                   |              |                |
| 29        | 0.32            | 0.37              | 0.59         | 0.65           |           |                 |                   |              |                |

**Disability Income Rider Rates**  
**Annual Premium per Unit (\$10 of Monthly Benefit)**  
**Excluding California**

Example: \$2,000 of Monthly Benefit, 2yr Option, M, Age 45, Class 1 = \$456 Annual Premium (200 x 2.28).  
 For Monthly Rate, Divide by 12 (\$456/12 = \$38)

| Issue Age | 2-Year Maximum Benefit Period |         |         |         | 5-Year Maximum Benefit Period |         |         |         |
|-----------|-------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|
|           | Class 1                       | Class 2 | Class 3 | Class 4 | Class 1                       | Class 2 | Class 3 | Class 4 |
| 18        | 0.96                          | 1.68    | 2.76    | 3.24    | 1.20                          | 2.04    | 4.08    | 4.68    |
| 19        | 0.96                          | 1.68    | 2.88    | 3.24    | 1.20                          | 2.04    | 4.20    | 4.80    |
| 20        | 0.96                          | 1.68    | 2.88    | 3.24    | 1.32                          | 2.04    | 4.20    | 4.80    |
| 21        | 0.96                          | 1.68    | 2.88    | 3.24    | 1.32                          | 2.16    | 4.32    | 4.92    |
| 22        | 1.08                          | 1.68    | 2.88    | 3.36    | 1.32                          | 2.16    | 4.44    | 4.92    |
| 23        | 1.08                          | 1.80    | 2.88    | 3.36    | 1.44                          | 2.28    | 4.56    | 5.04    |
| 24        | 1.08                          | 1.80    | 3.00    | 3.48    | 1.44                          | 2.28    | 4.68    | 5.16    |
| 25        | 1.08                          | 1.92    | 3.00    | 3.48    | 1.44                          | 2.40    | 4.80    | 5.40    |
| 26        | 1.20                          | 1.92    | 3.12    | 3.60    | 1.56                          | 2.52    | 4.80    | 5.52    |
| 27        | 1.20                          | 1.92    | 3.12    | 3.72    | 1.56                          | 2.64    | 4.92    | 5.76    |
| 28        | 1.20                          | 2.04    | 3.24    | 3.84    | 1.68                          | 2.64    | 5.16    | 5.88    |
| 29        | 1.20                          | 2.04    | 3.36    | 3.96    | 1.68                          | 2.76    | 5.40    | 6.12    |
| 30        | 1.20                          | 2.16    | 3.36    | 4.08    | 1.80                          | 3.00    | 5.52    | 6.24    |
| 31        | 1.20                          | 2.16    | 3.36    | 4.08    | 1.92                          | 3.12    | 5.76    | 6.48    |
| 32        | 1.20                          | 2.16    | 3.36    | 4.08    | 2.04                          | 3.24    | 6.00    | 6.84    |
| 33        | 1.20                          | 2.16    | 3.36    | 4.08    | 2.04                          | 3.36    | 6.24    | 7.08    |
| 34        | 1.20                          | 2.16    | 3.48    | 4.08    | 2.16                          | 3.48    | 6.48    | 7.32    |
| 35        | 1.20                          | 2.16    | 3.48    | 4.08    | 2.28                          | 3.60    | 6.72    | 7.56    |
| 36        | 1.32                          | 2.28    | 3.60    | 4.32    | 2.40                          | 3.84    | 7.08    | 7.80    |
| 37        | 1.44                          | 2.52    | 3.84    | 4.56    | 2.52                          | 3.96    | 7.32    | 8.16    |
| 38        | 1.56                          | 2.64    | 4.08    | 4.68    | 2.76                          | 4.20    | 7.56    | 8.52    |
| 39        | 1.68                          | 2.88    | 4.44    | 5.04    | 2.88                          | 4.44    | 7.92    | 8.88    |
| 40        | 1.92                          | 3.12    | 4.80    | 5.28    | 3.00                          | 4.68    | 8.28    | 9.24    |
| 41        | 2.04                          | 3.24    | 4.92    | 5.52    | 3.24                          | 4.80    | 8.64    | 9.60    |
| 42        | 2.04                          | 3.48    | 5.16    | 5.64    | 3.36                          | 5.16    | 9.00    | 9.96    |
| 43        | 2.16                          | 3.60    | 5.28    | 5.88    | 3.48                          | 5.40    | 9.36    | 10.32   |
| 44        | 2.16                          | 3.72    | 5.52    | 6.12    | 3.72                          | 5.76    | 9.84    | 10.80   |
| 45        | 2.28                          | 3.96    | 5.76    | 6.36    | 3.96                          | 6.12    | 10.32   | 11.28   |
| 46        | 2.40                          | 4.08    | 6.00    | 6.60    | 4.20                          | 6.24    | 10.68   | 11.76   |
| 47        | 2.52                          | 4.32    | 6.24    | 6.84    | 4.44                          | 6.72    | 11.16   | 12.36   |
| 48        | 2.64                          | 4.56    | 6.48    | 7.20    | 4.68                          | 7.08    | 11.76   | 12.96   |
| 49        | 2.76                          | 4.80    | 6.84    | 7.44    | 4.92                          | 7.56    | 12.36   | 13.44   |
| 50        | 2.88                          | 5.04    | 7.08    | 7.80    | 5.28                          | 7.80    | 12.96   | 14.16   |
| 51        | 3.12                          | 5.40    | 7.44    | 8.16    | 5.64                          | 8.28    | 13.56   | 14.88   |
| 52        | 3.24                          | 5.64    | 7.92    | 8.64    | 6.00                          | 8.88    | 14.40   | 15.72   |
| 53        | 3.48                          | 6.00    | 8.40    | 9.12    | 6.36                          | 9.36    | 15.24   | 16.68   |
| 54        | 3.72                          | 6.48    | 8.88    | 9.72    | 6.84                          | 10.08   | 16.32   | 17.76   |
| 55        | 4.08                          | 6.96    | 9.60    | 10.44   | 7.56                          | 10.80   | 17.52   | 18.96   |

## California Only Disability Income Rates Annual Premium per Unit (\$10 of Monthly Benefit)

Example: \$2,000 of Monthly Benefit, 2yr Option, M, Age 45, Class 1 = \$456 Annual Premium (200 x 3.48). For Monthly Rate, Divide by 12 (\$696/12 = \$58)

| Age Groups | 2-Year Maximum Benefit |                    |                    |                    | 5-Year Maximum Benefit |                    |                    |                    |
|------------|------------------------|--------------------|--------------------|--------------------|------------------------|--------------------|--------------------|--------------------|
|            | Occupation Class 1     | Occupation Class 2 | Occupation Class 3 | Occupation Class 4 | Occupation Class 1     | Occupation Class 2 | Occupation Class 3 | Occupation Class 4 |
| 18         | 1.44                   | 2.16               | 3.48               | 4.08               | 2.04                   | 2.76               | 5.52               | 6.36               |
| 19         | 1.44                   | 2.16               | 3.60               | 4.08               | 2.04                   | 2.88               | 5.76               | 6.48               |
| 20         | 1.44                   | 2.16               | 3.60               | 4.08               | 2.16                   | 2.88               | 5.76               | 6.60               |
| 21         | 1.44                   | 2.16               | 3.60               | 4.08               | 2.16                   | 3.00               | 5.88               | 6.72               |
| 22         | 1.68                   | 2.16               | 3.60               | 4.20               | 2.16                   | 3.00               | 6.00               | 6.72               |
| 23         | 1.68                   | 2.28               | 3.60               | 4.20               | 2.40                   | 3.12               | 6.12               | 6.96               |
| 24         | 1.68                   | 2.28               | 3.72               | 4.32               | 2.40                   | 3.12               | 6.36               | 7.08               |
| 25         | 1.68                   | 2.40               | 3.72               | 4.32               | 2.40                   | 3.36               | 6.48               | 7.32               |
| 26         | 1.80                   | 2.40               | 3.96               | 4.56               | 2.52                   | 3.48               | 6.60               | 7.56               |
| 27         | 1.80                   | 2.40               | 3.96               | 4.68               | 2.52                   | 3.60               | 6.72               | 7.80               |
| 28         | 1.80                   | 2.52               | 4.08               | 4.80               | 2.76                   | 3.60               | 7.08               | 7.92               |
| 29         | 1.80                   | 2.52               | 4.20               | 4.92               | 2.76                   | 3.72               | 7.32               | 8.28               |
| 30         | 1.80                   | 2.76               | 4.20               | 5.16               | 2.88                   | 4.08               | 7.56               | 8.52               |
| 31         | 1.80                   | 2.76               | 4.20               | 5.16               | 3.12                   | 4.20               | 7.80               | 8.88               |
| 32         | 1.80                   | 2.76               | 4.20               | 5.16               | 3.24                   | 4.32               | 8.16               | 9.36               |
| 33         | 1.80                   | 2.76               | 4.20               | 5.16               | 3.48                   | 4.56               | 8.40               | 9.60               |
| 34         | 1.80                   | 2.76               | 4.32               | 5.16               | 3.60                   | 4.80               | 8.88               | 9.96               |
| 35         | 1.80                   | 2.76               | 4.32               | 5.16               | 3.84                   | 4.92               | 9.12               | 10.32              |
| 36         | 2.04                   | 2.88               | 4.56               | 5.40               | 3.96                   | 5.28               | 9.60               | 10.68              |
| 37         | 2.16                   | 3.12               | 4.80               | 5.76               | 4.20                   | 5.40               | 9.96               | 11.16              |
| 38         | 2.40                   | 3.36               | 5.16               | 5.88               | 4.56                   | 5.76               | 10.32              | 11.52              |
| 39         | 2.52                   | 3.60               | 5.52               | 6.36               | 4.68                   | 6.00               | 10.80              | 12.00              |
| 40         | 2.88                   | 3.96               | 6.00               | 6.60               | 4.92                   | 6.36               | 11.28              | 12.60              |
| 41         | 3.12                   | 4.08               | 6.12               | 6.96               | 5.28                   | 6.60               | 11.76              | 13.08              |
| 42         | 3.12                   | 4.32               | 6.48               | 7.08               | 5.40                   | 7.08               | 12.12              | 13.56              |
| 43         | 3.24                   | 4.56               | 6.60               | 7.32               | 5.76                   | 7.32               | 12.72              | 14.16              |
| 44         | 3.24                   | 4.68               | 6.96               | 7.68               | 6.12                   | 7.80               | 13.32              | 14.76              |
| 45         | 3.48                   | 4.92               | 7.20               | 7.92               | 6.48                   | 8.28               | 13.92              | 15.36              |
| 46         | 3.60                   | 5.16               | 7.56               | 8.28               | 6.84                   | 8.52               | 14.52              | 16.08              |
| 47         | 3.84                   | 5.40               | 7.80               | 8.52               | 7.20                   | 9.12               | 15.12              | 16.80              |
| 48         | 3.96                   | 5.76               | 8.16               | 9.00               | 7.56                   | 9.60               | 15.96              | 17.52              |
| 49         | 4.20                   | 6.00               | 8.52               | 9.36               | 8.16                   | 10.20              | 16.80              | 18.36              |
| 50         | 4.32                   | 6.36               | 8.88               | 9.72               | 8.64                   | 10.68              | 17.52              | 19.20              |
| 51         | 4.68                   | 6.72               | 9.36               | 10.20              | 9.24                   | 11.28              | 18.48              | 20.28              |
| 52         | 4.92                   | 7.08               | 9.96               | 10.80              | 9.72                   | 12.00              | 19.56              | 21.36              |
| 53         | 5.28                   | 7.56               | 10.56              | 11.40              | 10.44                  | 12.72              | 20.76              | 22.68              |
| 54         | 5.64                   | 8.16               | 11.16              | 12.12              | 11.16                  | 13.68              | 22.20              | 24.12              |
| 55         | 6.12                   | 8.76               | 12.00              | 13.08              | 12.24                  | 14.76              | 23.88              | 25.80              |

## **Accessing AGLA ConsumerChoice Term through SmartPad®**

### **How to get to RoboHelp**

- On any screen, tap the ? icon to access the Help File

### **Where to find the AGLA ConsumerChoice Term Information**

- Tap the ? icon
- Tap Product Information
- Tap AGLA ConsumerChoice Term

### **How to access the rate manual calculation**

The Rate Manual performs two separate functions; calculation of premiums based on selected plan type and plan search for a specific premium amount.

#### **Calculation of Premiums for Selected Plan type**

- Tap Sales Support button
- Tap Life Rate Manual
- Populate required fields
- Tap Calculate button

#### **Calculation for a Specific Premium Amount**

- Tap Sales Support button
- Tap Life Rate Manual
- Tap Easy Quote
- Populate Age, Sex, Distribution Channel, Product Line, and Product Type
- In the Quote Type field, select Premium
- In the Desired Coverage field, enter modal premium desired.
- Select Billing Mode
- Tap Get Quote