

# AGLAFlex Term Agent Guide

June 2011



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# **AGLAFlex Term 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. AGLAFlex Term is competitively positioned in the term marketplace.
- **Flexible Level Premium Periods** - Allows the owner/insured to choose from up to 22 level premium periods that best fit their needs.
- **Strong 5 Year Guarantees** - Uses “non-guaranteed” premiums for the remainder of the level premium duration period.
- **No-Cost Accelerated Benefit Riders (ABRs)\*** - With no-cost ABRs, allowing the owner to accelerate up to the full life insurance benefit if the insured suffers a Critical, Chronic or Terminal illness or condition, there is no question that AGLAFlex Term is a better value than the competition.
- **Full Conversion Period ABR Conversion** - contractually guarantees a conversion to Quality of Life...Insurance without insurability requirements.
- **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

### AGLAFlex Term

AGLAFlex Term is a level death benefit term life insurance policy. The level premium duration period includes guaranteed and non-guaranteed premiums. The premiums are guaranteed level for the first five years. The premiums are non-guaranteed for the remaining level premium period. After the level premium period ends, the premium will be based on Annual Renewable Term (ART) premium rates, which increase 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.

AGLAFlex Term can be purchased as a standalone product or it can be purchased with a qualifying Quality of Life (QOL) permanent product. If purchased with a QOL product, the applicant has the right to purchase up to 5 times the specified amount of the qualifying QOL product. This right includes the option to have the policy fee of \$75 discounted.

#### **The following represents the various scenarios, where the policy fee is discounted**

- If the insured is the same as qualifying insured, written at the same time and is billed (ABC) to the same person, then the policy fee is \$0.
- If the insured is the same as the qualifying insured, written at a later time and billed (ABC) to the same person, then the policy fee is \$36.
- If the insured is different from the qualifying insured, written at the same time or at a later time, but is owned by the qualifying insured, then the policy fee is \$36.
- If the insured is different from the qualifying insured, written at the same time or at a later time and is owned separately, then the policy fee is \$50.

If neither scenario above applies, then the full policy fee of \$75 is applied for the AGLAFlex policy.

## Premium Calculations

**Premium Calculations are available on the SmartPad, Passport Illustration software and MobileQuote**

### Issue Amounts

AGLAFlex Term is premium banded within the following issue amounts:

Band 1:	\$50,000-\$249,999 for issue ages 0-19
	\$100,000-\$249,999 for issue ages 20 and above
Band 2:	\$250,000-\$499,999
Band 3:	\$500,000-\$999,999
Band 4:	\$1,000,000 +

## Issue Ages

From Age 0 up to Age 80

Plan Duration	Aggregate Class Issue Range*	Non-Tobacco Issue Range	Tobacco Issue Range
10 Year	n/a	71-80	71-75
15 Year	0-19	20 - 70	20 - 70
16 Year	0-19	20 - 70	20 - 70
17 Year	0-19	20 - 70	20 - 69
18 Year	0-19	20 - 70	20 - 68
19 Year	0-19	20 - 69	20 - 67
20 Year	0-19	20 - 68	20 - 65
21 Year	0-19	20 - 67	20 - 64
22 Year	0-19	20 - 66	20 - 63
23 Year	0-19	20 - 64	20 - 61
24 Year	0-19	20 - 63	20 - 60
25 Year	0-19	20 - 62	20 - 59
26 Year	0-19	20 - 60	20 - 57
27 Year	0-19	20 - 59	20 - 55
28 Year	0-19	20 - 57	20 - 53
29 Year	0-19	20 - 56	20 - 51
30 Year	0-19	20 - 55	20 - 50
31 Year	0-19	20 - 53	20 - 48
32 Year	0-19	20 - 51	20 - 46
33 Year	0-19	20 - 49	20 - 44
34 Year	0-19	20 - 47	20 - 42
35 Year	0-19	20 - 45	20 - 40

\*Juvenile issue ages will not be available in Washington

## Underwriting Classes

- Non-Tobacco
  - Preferred Plus
  - Preferred Non-Tobacco
  - Standard Plus
  - Standard Non-Tobacco
- Tobacco
  - Preferred Tobacco
  - Standard Tobacco
- Aggregate underwriting class will be used for issue ages 0-19.
- 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
- Salary Savings (for AGLA employees)
- Payroll Deduction (PD)
- Government Allotment (GA)

## Conversion

### Period and Options

An AGLAFlex 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
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

\*In the case of a partial conversion, the remaining term may be continued so long as the amount remaining in force is \$100,000 (Juvenile is \$50,000) in Face Amount or more.

### Conversion Credits

AGLAFlex 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 AGLAchoice *Provider* or an AGLAchoice *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.
- The option to convert the policy to a permanent policy expires at age 75.

### **Special Conversion Option-Accelerated Benefit Rider**

AGLAFlex Term includes full conversion period, which allows the owner to convert the AGLAFlex 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 conversion period.

### **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 Riders (ABRs)

Accelerated benefit means the payment, during the insured's lifetime, of a portion of the Insured's base life insurance benefit under the policy.

- Benefit eligibility is subject to limitations and/or Elimination Period, and exclusion requirements. Please read the rider carefully for a complete definition of benefits and conditions applying to each rider.
- The owner may elect to accelerate up to 100% of the Insured's Base Life Insurance Benefit, subject to a lifetime maximum amount of \$1,500,000.
- The following adjustments are made upon payment of an 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 insured coverage under the policy will terminate on the accelerated benefit payment date if the face amount of coverage is reduced to zero.

### Chronic Illness Accelerated Benefit Rider\*

(Not available in Kansas)

This no-cost rider allows the owner to accelerate some or all of an Insured Person's base life insurance (subject to the Maximum Elected Death Benefit) in the event the insured is diagnosed with a chronic illness or condition. The actual payment received will be less than the portion of base life insurance benefit accelerated.

Chronic illness is defined as an illness or physical condition that was initially certified by a licensed health care practitioner within the past 12 months and 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 (ADL) 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.

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

**Waiting Period: 30 Days**

Benefits are payable only for any chronic illness that first manifests after the 30-day waiting period. The 30-day waiting period begins on the Effective Date of the Insured's coverage under this rider.

**Elimination Period: 90 Days**

Begins after the 30-day Waiting Period during which the insured person must be continuously chronically ill for benefits under the rider. No benefits are payable during the elimination period.

**Activities of Daily Living (ADLs):**

1. **Bathing** – washing oneself by sponge bath, or in either a tub or shower, including the task of getting into or out of the tub or shower.
2. **Dressing** – putting on or taking off all items of clothing and any necessary braces, fasteners or artificial limbs.
3. **Toileting** – getting to and from the toilet, getting on and off the toilet, and performing personal hygiene.
4. **Transferring** – moving onto or out of a bed, chair or wheelchair without the assistance of another person
5. **Continence** – the ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform the associated personal hygiene (including caring for catheter or colostomy bag).
6. **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.

**Critical Illness Accelerated Benefit Rider\*†**

This no-cost rider allows the owner to accelerate some or all of an Insured Person's base life insurance benefit (subject to the Maximum Elected Death Benefit) in the event the insured is diagnosed with a critical illness or condition. The actual payment received will be less than the portion of base life insurance benefit accelerated.

A critical illness or condition is defined as Heart Attack, Stroke, Invasive Cancer, End Stage Renal Failure, Major Organ Transplant, Amyotrophic Lateral Sclerosis (ALS – or Lou Gherig's disease), Blindness or Paralysis.

**Waiting Period: 30 Days**

Benefits are payable only for any chronic illness that first manifests after the 30-day waiting period. The 30-day waiting period begins on the Effective Date of the Insured's coverage under this rider.

**Elimination Period: N/A**

Under this rider, there is no Elimination Period.

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

† Not available in New Jersey

**Terminal Illness Accelerated Benefit Rider\***

This no-cost rider allows the owner to accelerate some or all of an Insured Person's base life insurance (subject to the Maximum Elected Death Benefit) in the event the insured is diagnosed with a terminal illness.

A 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.\*\*

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

\*\*In PA & DC, 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 12 months from the date of certification.

**Maximum Amount of Base Life Insurance Benefit that may be Accelerated**

ABRs are subject to the Maximum Elected Death Benefit (which is the lesser of the current life insurance benefit or a lifetime maximum amount) of **\$1,500,000**.

Note: Issuing an ABR is subject to Home Office approval. Total in force American General Life coverage and reinsurance may affect final approval of the ABRs. There may be occurrences where a policy is issued within the above limitation and the ABR is unavailable.

**Determination of 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 (possibly to zero).

The actual payment the owner will receive 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 amount of benefit 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 (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.

- Insured's issue age 20-60, up to table D
- Issue amounts of \$5,000 to \$25,000
- Childs Issue ages 7 days to 17 years

If the Insured dies prior to expiry of the CTR, coverage on surviving insured children will continue for as long as it would have continued had the insured lived with no further premium payment required.

A CTR may be converted in whole or in part at any time. If the conversion is made when the child becomes age 25 or on the expiry date of the CTR the face amount of the new policy may be up to two times the amount of the child's coverage then in force.

## Disability Income Rider (DIR)

Issue Ages: 18 – 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 AGLAFlex 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)  $\$20 \times 100$  rounded to an exact multiple of 10 = \$2,000 (200 units)
  - (b) Lesser of \$5,000 or  $.60 \times 3333.33$  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: 18-55

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 AGLAFlex 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.

**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**

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 AGLAFlex Term 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 75%
2 <sup>nd</sup> Year Income replacement and ratio	\$15,000 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 71%
2 <sup>nd</sup> Year Income replacement and ratio	12,000 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.**

**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.**

<b>Job Title</b>	<b>Job Classification</b>
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
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
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
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-universtity		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
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
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
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
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
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
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
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
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
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

**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 AGLAFlex Term through SmartPad®

### How to get to RoboHelp

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

### Where to find the AGLAFlex Term Information

- Tap the ? icon
- Tap Product Information
- Tap AGLAFlex 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