

The Disability Income Rider offered on AG Select-a-Term provides economical additional coverage for term clients. This valuable enhancement is appropriate for clients who want coverage that stays in place regardless of whether they switch or lose jobs. Clients who are issued standard or better term coverage will qualify for the rider without additional underwriting. The rider is not available in New York. See a more complete description of rider features below.

SPECIFICATIONS

Disability Income Rider	<ul style="list-style-type: none"> ■ Can provide a regular monthly benefit up to 2 years to the primary insured if they are unable to work due to a covered illness or injury ■ 90-day elimination period and 2 year benefit period ■ The definition of disability is "own occupation" for the first 12 months and "any occupation" after the first 12 months ■ Premiums for the Term Policy and all riders are waived while your client is receiving disability benefits ■ Available on policies issued standard or better with a minimum face amount of \$250,000 ■ The maximum replacement ratio is 50%. Existing DI coverage will be considered when calculating the 50% maximum replacement ratio. For Risk Class 1 (White Collar) only, the participation limit is 70%. For example, if an applicant has 40% of LTD from work, he or she can purchase an additional 30% with this rider. However, if they do not have any existing DI coverage, they will still be limited to a 50% maximum replacement ratio up to \$3,000. ■ Two occupation classes: white collar and blue collar (see Occupation Class definitions below) ■ Minimum monthly benefit is \$300. Maximum monthly benefit is \$3,000 ■ This rider cannot be added after issue but can be dropped after issue ■ DI coverage period is to age 65, or the end of the level-premium guarantee period of the term life policy, whichever is sooner
Issue Ages	<ul style="list-style-type: none"> ■ Ages 20-50 10-, or 15- through 30-year plans ■ Ages 51-55 10-, or 15- through 22-year plans
CLASS I Professional and White Collar Occupations	<p>Professionals would include individuals in very responsible positions and typically holding advanced degrees and professional designations or be an officer of a large corporation.</p> <ul style="list-style-type: none"> ■ Examples: architects, engineers, CPAs, lawyers, physicians, dentists and corporate officers <p>White Collar would include individuals who are generally salaried employees, possess special technical skills, are well-educated and frequently have managerial responsibilities. Their positions do not expose them to on the job risks of physical injury or environmental hazards.</p> <ul style="list-style-type: none"> ■ Examples: administrators, teachers, research analysts and pharmacists
CLASS II Blue Collar Occupations	<p>Blue Collar would include positions that may be either salaried or hourly paid. They will generally be recognized as skilled workers, some of whom will have supervisory duties. Many require relatively limited skills and modest formal education. Typically a college degree is not required and the skills are usually learned on the job. In many cases, the physical demands are high and the tasks frequently require manual labor. It is not uncommon for there to be some exposure to accidental injury and/or adverse working conditions.</p> <ul style="list-style-type: none"> ■ Examples: assemblers, mechanics, machine operators, construction trades, office clerical, technicians, receptionists, LPNs, registered nurses, nurses aides, and physical therapists
Unacceptable Risks	<p>These jobs are usually characterized by six categories of exposure: (examples)</p> <ul style="list-style-type: none"> ■ There is a high risk of accidental injury (logging, subsurface mining or construction, law enforcement, fire fighting, explosives or military service) ■ The work may be very physically demanding (household movers, farm laborers, and professional athletes) ■ There is a very high degree of mental stress (air traffic controllers) ■ There may be exposure to an adverse and/or dangerous working environment (hazardous materials handlers, high elevations, exposure to heat, cold or airborne particulate matter) ■ The jobs demand that a very high standard of physical fitness be maintained (pilots, common carriers, police, fire and professional athletes) ■ The skills required are such that a minor injury or impairment may be disabling (entertainers, musicians, and professional athletes)

See the policy and riders for complete details. Policies and/or riders may not be available in all states. There may be a charge for each rider selected. All benefits payable are subject to the terms and conditions of the policy and riders, including benefit durations, limitation and exclusions. Not all benefits, rates and exclusions are covered in every state. Not available for USL.

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