

Group Voluntary Long-Term Disability Insurance

Income Protection for the Security of the Family

Our Voluntary Long-Term Disability (VLTD) plans are more than an insurance contract. They represent our commitment to provide income protection to a disabled employee and our commitment to work with employers to explore return to work strategies, workplace accommodations and retraining opportunities. With our flexible plan design options, employers can select a plan that best fits the cost and coverage needs of their employees.

Plan Options

■ Return to Work Strategies - Standard on All Contracts

Work Incentive Benefit

Our Work Incentive Benefit allows a disabled employee to receive VLTD benefits and Disability Earnings up to 100% of pre-disability income for the first 12 months of disability payments. The benefit amount is reduced by the amount in excess of 100%. After 12 months the Work Incentive Benefit will reduce by the proportionate loss of earnings.

Rehabilitative Incentive Income (RII)

At the suggestion of our claims examiners, a claimant may qualify for Rehabilitative Incentive Income. If participating in a formal rehabilitation program, RII allows a disabled employee to receive LTD benefits and Disability Earnings in excess 100% of pre-disability income for the first 12 months of disability payments. After 12 months the Rehabilitative Incentive Income will reduce by the proportionate loss of earnings.

■ Standard Benefits

Worksite Accommodation - Greater of \$1,500 or 2 times monthly benefit.

Survivor Income Benefit - 3 times last monthly benefit.

Terminal Illness Benefit - 3 times last monthly benefit.

■ Benefit Amount

The employer has the choice of selecting a percentage of salary program or an incremental purchase program in which the employee selects their own benefit amount.

Percentage of salary - 50% or 60% of salary programs available.

Incremental Purchase - The option to allow employees to select their own benefit amount is also available. An employee may select from amounts between \$500 and \$6,000 per month, in \$100 increments. Amount selected cannot exceed 60% of salary.

■ Elimination Period^{*}:

90 or 180 days (other options available).

**Total disability not required to satisfy Elimination Period.*

■ Initial Own Occupation Periods Include: 12 or 24 months.

■ Maximum Benefit Period

Standard and Optional benefit duration schedules are available, based on the employee's age at disability. Employers can choose the schedule that fits the needs of their employees.

■ Pre-Existing Conditions

12/24 (12/6/24 option also available).

■ Definition of Disability

Total Disability

During an initial Own Occ period, an employee is considered Totally Disabled if, due to injury or sickness they are continuously unable to perform the Material and Substantial duties of their Regular Occupation and disability earnings, if any, are less than 20% of their pre-disability earnings. After the Own Occ period, an employee is considered Totally Disabled if they are unable to engage in any Gainful Occupation^{*}, and disability earnings, if any, are less than 20% of their pre-disability earnings.

Partial Disability

During the elimination period the employee must be unable to perform all of the Material and Substantial duties of their regular occupation. During an initial Own Occ period, an employee is considered Partially Disabled if, due to injury or sickness they are unable to perform all of the Material and Substantial duties of their Regular Occupation and disability earnings, if any, are at least 20%, but less than 80%** of their pre-disability earnings. After the Own Occ period, an employee is considered Partially Disabled if, due to injury or sickness they are unable to engage in any Gainful Occupation^{*}, and disability earnings, if any, are at least 20%, but less than 60%** of their pre-disability earnings.

¹*Gainful Occupation means the performance of any occupations for wages remuneration or profit, for which the employee is qualified by education, training or experience on a full-time or part-time basis.*

²*Also known as 80/60. Option for 60/60 also available.*

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