



AMERICAN SENTINEL INSURANCE COMPANY

HARRISBURG, PA

TOTAL DISABILITY INCOME INSURANCE

OUTLINE OF COVERAGE

READ YOUR POLICY CAREFULLY. This outline of coverage provides a very brief description of some important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and American Sentinel Insurance Company. It is therefore, important that you **READ YOUR POLICY CAREFULLY.**

Total Disability Income Protection Coverage. This category of coverage is designed to provide, to persons insured, benefits for disabilities resulting from a covered accident or sickness, subject to any limitations set forth in the policy. Benefits are not provided for basic hospital, basic medical-surgical, or major medical expenses.

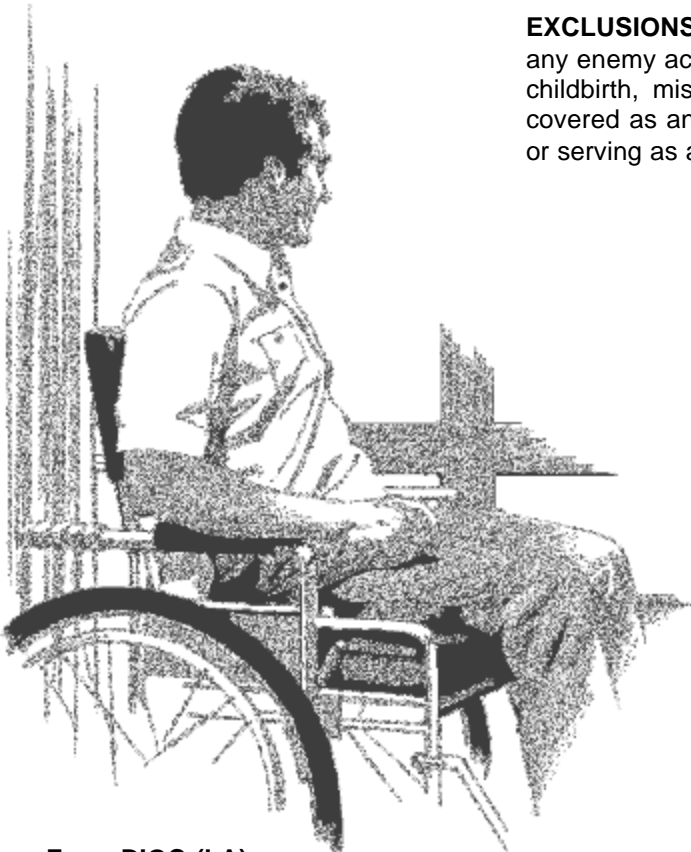
BENEFITS OF THE POLICY The policy will pay the monthly income benefit selected below when you are Totally Disabled. Totally Disabled (or Total Disability) means a condition caused by accident or sickness which affects you: (1) from engaging in any employment or occupation for which you are, or become qualified by reason of education, training or experience; and (2) which provides you with substantially the same earning capacity as your former earning capacity prior to the state of the disability.

The policy pays a monthly income of \$_____ for a covered Accident beginning on the _____ day of Total Disability, or for a covered Sickness beginning on the _____ day of Total Disability. The benefit per Accident or Sickness is payable for as long as the elected Maximum Benefit Period.

EXCLUSIONS: The policy does not cover loss caused by: (1) declared war or any enemy action; (2) suicide or intentionally self-inflicted injuries; (3) pregnancy, childbirth, miscarriage or abortion except that complications of pregnancy are covered as any other Sickness or disease; or, (4) operating, learning to operate, or serving as a member of a crew of an aircraft.

RENEWABILITY OF THE POLICY The policy is guaranteed renewable to the premium due date on or next following the Insured's (herein called you/your) 65th birthday. We reserve the right to modify our premium rates applicable to policies of the same class. Any change in premium rates, shall be made only on a class basis. Your original insuring age shall be used to determine the new premium rate. We shall not increase our premium rates during the initial twelve months coverage and not more than once in any six-month period following the initial twelve-month period. Any rate change shall be implemented on a policy anniversary date. A forty-five (45) day notice shall be given prior to any premium rate increase. As long as the policy continues in force, we cannot place any restrictive riders thereon with respect to coverage already in force.

Premium: Annual \$ _____
Semi-Annual \$ _____
Quarterly \$ _____



OCCUPATIONAL CLASSIFICATIONS

A		G		P	
Accountant.....	1	Garage Employees – Mechanic and all others.....	3	Painter (house).....	4
Actor, actress – no acrobatics.....	2	Gardener.....	3	Pawnbroker.....	2
Athlete refer to H.O.....	X	Geologist – field work, no mining.....	2	Photographer.....	2
Architect.....	2	Glazier.....	3	Plumber.....	4
Artist – commercial, cartoonist, designer, or illustrator.....	1	Golf course – caretaker.....	3	Police.....	3
Attorney.....	1	Instructor, proprietor of driving range.....	2	Postmaster.....	1
Auditor.....	1	Grocer.....	2	All other postal employees.....	4
Automobile Salesman, dealer, or accessory merchant.....	3			Printer – photograph, lithography or engraving.....	2
				Produce broker.....	2
B		H		R	
Baker.....	3	Hotel – manager, proprietor, waiter, waitress, bellboy, operator, housekeeper.....	3	Radio, TV – Salesman, dealer; no repair and no installation.....	2
Barber.....	2			Repairman.....	3
Bartender.....	3	I		TV Installation.....	3
Beautician.....	2	Inspector – bank, building, credit, food, drug, etc.....	2	Radiographer/X-ray Tech.....	2
Bricklayer.....	4	Heavy work – iron, bridge structure, telephone, telegraph pole or wire work.....	4	Realtor.....	2
Broker.....	1			Respiratory Therapist.....	2
Butcher.....	3			Restaurant – employees.....	2
				Roofer.....	4
C		J		S	
Carpenter.....	4	Janitor.....	3	Salesman – office and travel duties; no delivering.....	1
Cashier (only).....	1	Junk dealer.....	4	Sculptor.....	3
Chemist.....	2				
Cleaner, dyer.....	3	L		T	
Clergy.....	1	Laborer.....	4	Tailor.....	2
Collector of Accounts.....	2	Labor union official.....	3	Teacher – classroom instruction of all kinds except physical training, trade instructor.....	1
Contractor.....	4	Landscaper.....	3	Physical training, trade instructor....	2
Cook.....	3	Laundry-workers.....	3	Television, radio, motion pictures - manager, announcer, producer.....	2
		Letter carrier.....	4	Stagehand.....	4
D				Trucker.....	3
Day Care Provider.....	2	M		U	
Decorator.....	2	Machinist.....	4	Undertaker – mortician, embalmer, funeral director.....	2
Dentist, dental lab worker.....	2	Mason.....	4	Upholsterer.....	3
Detective.....	3	Masseur.....	3		
Doctor.....	2	Merchant or clerk.....	2	V	
Dog Groomer.....	3	Musician, music teacher.....	2	Veterinarian.....	3
Domestic help – butler, maid, cook, caretaker, housekeeper, chauffeur, etc.....	2				
Driver – bus, coach, taxi or truck.....	3	N		W	
Druggist.....	2	Newspaper – editor, reporters, publisher.....	2	Welder.....	4
		Nurse.....	3		
E				Maximum Amounts	
Electrician.....	3	O		Class 1 & 2	UP TO 1,500/MOS
Engineer.....	2	Oculist, optometrist.....	2	Class 3	UP TO 1,200/MOS
Office duties only.....	1	Office personnel – executive, clerk, salesman, lawyer, accountant (office and travel duties; no delivering).....	1	Class 4	UP TO 1,000/MOS
F					
Farmer.....	4				
Fireman.....	4				
Florist.....	3				
Funeral Director.....	2				
Furrier.....	3				

Total Disability Benefits from this policy and all other policies carried or applied for by the applicant shall not exceed seventy percent (70%) of average monthly income from the applicant's occupation.

Semi-annual rate – Add \$5.00 and divide by 2; Quarterly rate – Add \$10.00 and divide by 4; Monthly rate – Add \$20.00 and divide by 12. Monthly billing requires two months advance premium and automatic check withdrawal. Please request an ACH Form.

Where there is any question as to the proper classification, contact the home office.

FORM DIOC (LA)

ACCIDENT AND SICKNESS (Annual Premium Rates – Disability Income Per \$100 Monthly Benefit)

6 Month Accident / 6 Month Sickness

<u>Issue Age</u>	<u>Elimination Period</u>	<u>Class 1</u>	<u>Class 2</u>	<u>Class 3</u>	<u>Class 4</u>
18-25	0-15	\$25.49	\$33.14	\$40.78	\$50.98
	30-30	19.49	25.34	31.18	38.98
	60-60	16.49	21.44	26.38	32.98
26-35	0-15	32.75	42.58	52.40	65.50
	30-30	25.75	33.48	41.20	51.50
	60-60	22.75	29.58	36.40	45.50
36-45	0-15	42.03	54.64	67.25	84.06
	30-30	34.03	44.24	54.45	68.06
	60-60	30.03	39.04	48.05	60.06
46-55	0-15	50.27	65.35	80.43	100.54
	30-30	40.27	52.35	64.43	80.54
	60-60	35.27	45.85	56.43	70.54
56-60	0-15	53.56	69.63	85.70	107.12
	30-30	41.56	54.03	66.50	83.12
	60-60	35.56	46.23	56.90	71.12

Plan features of American Sentinel's Individual Disability Policy

- Fully portable (policy is individually owned)
- 24 hour coverage – worldwide (occupational and non-occupational)
- Guaranteed renewable policy (cannot be cancelled due to health problems)
- Accident and Sickness coverage
- Benefits not offset by Workers' Compensation and Social Security
- Covers most *blue* and white collar occupations
- Uni-sex rates

Simplified Underwriting

- No physical examinations, blood, urine, attending physician's statements, or investigative reports required
- No income documentation
- Will consider *all* earned income ranges
- Will not deny coverage on employed persons with unearned income

Design Your Plan from These Options

- 6 month or 1 year Benefit Period
- 0 day accident – 15 day sickness Elimination Period
- 30 day accident – 30 day sickness Elimination Period
- 60 day accident – 60 day sickness Elimination Period



AMERICAN SENTINEL INSURANCE COMPANY Agency _____

P.O. Box 61140, Harrisburg, PA 17106-1140
717-540-0600 • 800-692-7338 • FAX 717-657-9499

Application for Total Disability Insurance

Agent's Signature _____

Occupational Classification _____

Printed Name _____

Amount Applied For: \$ _____ per month

Elimination Period Desired: **Accident** **Sickness**
 0 day 15 day
 30 day 30 day
 60 day 60 day

PREMIUM _____

If semi-annual, add \$5.00 and divide by 2;

If quarterly, add \$10.00 and divide by 4;

If monthly, add \$20.00 and divide by 12.

Maximum Benefit Period Desired: 6 Months 12 Months

Proposed Insured _____ Male Female

Birth Date _____ Age _____ Social Security No. _____ - _____ - _____ Height _____ Weight _____

1. _____ ()
Resident Address Street City State Zip Home Phone

2. Occupation (Position or Title) Duties Performed Marital Status

3. Employer Business Address

4. () Business Phone Type of Business How long with present employer?

5. If with present employer less than one year, who was your previous employer?
Business Address Phone () How long? _____

6. Average monthly earned income \$ _____

7. If you become disabled, will your salary be continued? Yes No

8. Do you understand and agree that, under the terms of this insurance a) no benefits are payable for the first _____ days of disability due to Injury (accident); and b) no benefits are payable for the first _____ days of disability due to sickness? Yes No

9. What other accident or disability coverage is in force or applied for in all companies?
Company Monthly Benefit Benefit Period

10. Will this insurance replace any disability coverage currently in force? Yes No

11. Have you within the past 5 years had medical or surgical advice or treatment or been hospital confined? Yes No

12. Have you within the past 5 years received medical care or advice from a licensed health care provider for:
Abnormal Blood Pressure Yes No Kidney Disease Yes No
Ulcers Yes No Arthritis Yes No
Tuberculosis Yes No Rheumatism Yes No
Diabetes Yes No Heart Disease Yes No
Cancer Yes No Mental or Nervous Disorder Yes No
Venereal Disease Yes No Asthma or Emphysema Yes No
Hernia Yes No Immune Deficiency Syndrome - (AIDS) Yes No
Stroke Yes No Pregnancy (Are you pregnant?) Yes No
Back Problems Yes No

Please give details of "YES" answers for Questions 11 & 12: _____

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

I have read the answers and statements made in this application and declare that they are true and complete to the best of my knowledge and belief. I understand that any policy issued and delivered to me will be in effect on the date approved by the Home Office.

Signature of Proposed Insured _____ Application Date _____

AUTHORIZATION TO WHOM IT MAY CONCERN: I request and authorize you, to the extent that it is lawful, to disclose, whenever requested to do so by AMERICAN SENTINEL INSURANCE COMPANY or its representative, any and all information and records available on or prior to the date below when I was under your observation. A photostat of this authorization is to be considered acceptable.

Dated this _____ day of _____, _____

Signed by Proposed Insured _____

FORM DIA (LA)