Protecting your greatest asset—your ability to earn an income

Disability Income Protection/ Nursing Home Coverage
Did you know that the risk of an extended disability during a worker’s career is greater than the risk of premature death?¹

According to information compiled by the National Association of Insurance Commissioners (NAIC), a male US worker at age 35 faces a one-in-five chance of disability taking him off the job for 90 days or longer during his working career.¹

A 35-year-old woman faces a nearly one-in-three risk of disability lasting at least 90 days before reaching retirement.¹

For most workers, the ability to earn a living is their most significant financial resource. A disability that turns a breadwinner into a dependent not only reduces income, it can also bring significant additional expenses. Today, most workers’ savings would only see them through a few months of disability.

You’ve thought of all the alternatives:

I’ll use my savings:
If you saved 10% of your income each year, one year of total disability could wipe out 10 years of savings.

I’ll get a loan:
Without an income who would loan you money?

My spouse is employed:
Does your spouse earn enough? Can your spouse be parent, partner, nurse and employee all at the same time?

I have my investments:
What will their value be at the time you are disabled?

Why would you even want to rely on the above options when disability insurance premiums are generally only 2 to 3% of your total annual income? That’s all it takes to ensure that should you become sick or injured you would always have an income coming in every month. There’s no excuse for not having it unless you are independently wealthy.


Top 3 Causes of Disabilities²:

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bodily Injuries</td>
<td>73.3%</td>
</tr>
<tr>
<td>Circulatory</td>
<td>17.2%</td>
</tr>
<tr>
<td>Respiratory</td>
<td>16.7%</td>
</tr>
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</table>
Many times disabled individuals find themselves in nursing homes for care and rehabilitation!

If you have a chronic illness or disability that leaves you unable to care for yourself over an extended period of time, long term care services may be needed. This type of care is usually not covered by your health insurance plan or by Medicare.

Like other insurance, our Dual Disability™ Income Plan enables you to pay a premium to protect against the risk of much larger out-of-pocket costs.

The average cost of a nursing home stay is $70,080 annually or $192.00 per day.²⁵

When you become disabled, wouldn’t it be nice to have the money needed to either replace your income or provide nursing care? AND wouldn’t it be nice if you got to choose which of those benefits you receive?

The Bankers’ Fidelity Dual Disability™ Income Plan does just that! The benefits you need when you need them most.

³⁵Source: Consumeraffairs.com October 4, 2004

There is a 50% probability that you will enter a nursing home during your lifetime.³

After age 65, you have more than a 70% chance of needing some form of long-term care.⁴

³ Source: Georgetown University, Long-Term Financing Project, March 2004
⁴ Source: Jim Emerman, Senior Vice President, American Society on Aging, March 23, 2003

Plan Description

Maximum Benefit Allowed

a) 1 Year Disability Income Benefit combined with 180 Day Nursing Home Benefit; or
b) 2 Year Disability Income Benefit combined with 360 Day Nursing Home Benefit

Elimination Period

30 days for either the Disability Income Benefit or the Nursing Home Benefit

Issue Ages

Minimum: 5 Units
Maximum: 20 Units
1 Unit=$100 Monthly Disability Income Benefit/ $10 Daily Nursing Home Benefit

Rates

Male and Female Rates

10-Day Free Look

If you apply for this policy and change your mind within 10 days after you receive your policy, we will refund your money when you return the policy.*

* Longer periods may apply in certain states or in certain situations. Refer to your Policy for details

Dual Disability™ Plan

The benefits you need...when you need them!

Disability Income Protection

Your choice of either the Disability Income Benefit or the Nursing Home Benefit at time of initial claims filing.

OR

Nursing Home Coverage

At Insured age 67, or retirement, whichever is earlier, the Disability Income Benefit will cease and the Nursing Home Confinement Benefit will double.
Disability Monthly Benefit

<table>
<thead>
<tr>
<th>Monthly Benefit Amount Requested</th>
<th>Disability Monthly Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>$__________________</td>
<td>$__________________</td>
</tr>
<tr>
<td></td>
<td>(equal to 1/10 of Disability Income Benefit)</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Elimination Period</th>
<th>30 Days</th>
<th>30 Days</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Benefit Period Requested (Choose one)</th>
<th>12 Months</th>
<th>180 Days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>24 Months</td>
<td>360 Days</td>
</tr>
</tbody>
</table>

| Occupational Classification            | ______________________________ |

| Individual Rates per                   | $100 of Disability/$10 Nursing Home .......... $_________ |
|                                       | × Number of Units (minimum 5) ................ $_________ |
| Annual Premium                         | $_________ |
|                                       | × Modal Factor ................................ $_________ |
| Modal Premium                          | $_________ |

| Modal Factors                           | Semi-Annual 0.52 | Monthly Bank Draft 0.087 |
|                                       | Quarterly 0.27 | Monthly Credit Card 0.087 |
|                                       |                   | Monthly Payroll 0.087 Deduction |

THE STRENGTH OF EXPERIENCE

For more than half a century, Bankers Fidelity Life has provided tens-of-thousands of American consumers with valuable, customer-oriented insurance products. Our commitment to fair and fast payment of claims has earned us a reputation for quality service to our policyowners and their families.

You can rely on our reputation as a Company that delivers on its promises to policyowners. Our record of bringing innovative products and value-added services to market has established Bankers Fidelity Life as a proven leader in the life and health insurance industry.