

Insurance Specialties, LLC.
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Disability Proposal Request Form

Agent : _____ Phone : _____
 E-mail : _____ Fax : _____
 Client : _____ D.O.B. : _____ Sex : _____
 Client State/Zip of Residence : _____ Tobacco : ___ Yes ___ No
 Occupation : _____ Self-employed? _____
 How long? _____ If less than two years, have you been
 employed in the same occupation? _____
 Annual Salary? \$ _____ Monthly benefit based on max. allow? Y / N
 If no, Monthly benefit desired : \$ _____
 Benefit Period : 1 YR / 2 YR / 5 YR / 65 YR Elimination Periods : 30 / 60 / 90 / 180 / 365

Optional Benefit Riders :

We automatically include SDIR with quote If not desired please check.

Supplemental Disability Income Rider..... NO
 Available only at time of app. Dollar-for-dollar social insurance offset if social insurance is pd.

*** All Riders that are available will list out on a matrix page included with quote***

No need to mark below unless you desire the Rider(s) to reflect on main quote.

Non-Cancelable Rider : YES / NO
 (4A and 3A to Standard Risk) When non-can rider added to 1-2-5 year benefit periods, policy becomes non-can to age 65.
 (Not available for "to age 65" benefit period)

5 Year Own Occupation Rider : YES / NO
 (4A and 3A & for 5 yr. and to age 65 benefit) Extends own occupation definition from 2 yr to 5 yr. at an additional cost.

Hospital Benefit Rider (all classes) : YES / NO
 Monthly benefit will equal monthly benefit. Pays monthly hospital benefit for each month of confinement up to 6 months
 for an injury or sickness.

Guaranteed Insurability Rider (all classes-standard risk) : YES / NO
 Max issue age is 37. Min amount = 2 units, Max amount = 5 units. Units must equal number of hundreds of base policy
 subject to max units. Enables coverage to increase by a non-disabled insured at ages 25, 28, 31, 34, 37, 40 regardless of occupation.

Automatic Benefit Increase Rider (all classes) : YES / NO
 Annual increase equal to 5% of monthly benefit, subject to contract provisions. Lifetime cap on monthly benefit is 2 times
 original base.

Return of Premium Rider : YES / NO
 Provides ROP pd on the policy to the insured minus any claims paid. ROP is based on a scale determined by issued age of
 policy holder and time policy is in force. No ROP is available until policy has been in forced for 3 years.

Residual Benefit Rider : YES / NO
 Provides monthly benefit for residual disability subject to the terms and provisions of policy period payment of benefit is subject
 to max benefit period shown on policy schedule, less any period when total disability benefits were payable. Not to exceed 5 years.

Retroactive Injury Benefit Rider : YES / NO
 Provides lump sum amount at end of elimination period = to total disability a month in benefit time the elim. period in days
 divided by 30, if injury causes total disability within 30 days of such injury and insured is totally disabled continuously from
 injury for entire elimination period.

Catastrophic Disability Income Rider: YES / NO