

THE AMERICAN PHYSICIANS INSURANCE TRUST

GROUP TOTAL DISABILITY INCOME - PREMIUM SCHEDULE

The maximum monthly benefit is \$10,000 for applicants under age 50, \$7,500 for applicants between ages 50 and 54, and \$5,000 for applicants between ages 55 and 59 (up to 60% of Basic Monthly Pay can be insured). Maximum coverage is governed by age at the time of purchase (i.e. \$10,000 monthly benefit at age 45 will remain at that amount until age 65). Benefits are payable to age 65 for Total Disabilities incurred prior to age 63 and for two years for Total Disabilities which occur from age 63 and above.

SEMI ANNUAL PREMIUMS - 90 DAY WAITING PERIOD			
AGE	\$1,000* Monthly Benefits	\$5,000* Monthly Benefits	\$10,000* Monthly Benefits
Under age 30	\$98.23	\$491.15	\$982.30
30-34	\$107.91	\$539.55	\$1,079.10
35-39	\$108.90	\$544.50	\$1,089.00
40-44	\$136.29	\$681.45	\$1,362.90
45-49	\$169.62	\$848.10	\$1,696.20
50-54	\$220.44	\$1,102.20	\$2,204.40
55-59	\$338.80	\$1,694.00	\$3,388.00
60-64**	\$311.19	\$1,555.95	\$3,111.90

These rates apply to all Medical Specialties **EXCEPT** surgeons, oncologists, OB/GYN cardiologists, otolaryngologists, emergency room physicians, anesthesiologists or chiropractors. ***

SEMI ANNUAL PREMIUMS - 90 DAY WAITING PERIOD			
AGE	\$1,000* Monthly Benefits	\$5,000* Monthly Benefits	\$10,000* Monthly Benefits
Under age 30	\$117.88	\$589.38	\$1,178.76
30-34	\$129.49	\$647.46	\$1,294.92
35-39	\$130.68	\$653.40	\$1,306.80
40-44	\$163.55	\$817.74	\$1,635.48
45-49	\$203.54	\$1,017.72	\$2,035.44
50-54	\$264.53	\$1,322.64	\$2,645.28
55-59	\$406.56	\$2,032.80	\$4,065.60
60-64**	\$373.43	\$1,867.14	\$3,734.28

These rates **ONLY** apply to surgeons, or surgery based practices, oncologists OB/GYN, podiatrists, cardiologists, otolaryngologists and any emergency room, critical care, or support care practice.

* Benefits are reduced to \$1,000 a month at age 65 with a corresponding decrease in the premium rate.

** Rates for age 60 and above are for renewal purposes only. Coverage terminates when the insured person attains age 70.

*** Please note, this plan is not available to anesthesiologists and chiropractors.

Rates and/or benefits may be changed on a class basis.

Rates are based on the attained age of the Insured Person and increase as you enter each new age category.

Benefits are reduced to \$1,000 a month at age 65 with a corresponding decrease in the premium rate.

Intermediate amounts are also available and are calculated proportionately.

Acceptance into this plan is subject to medical evidence of insurability as determined by Hartford Life and Accident Insurance Company. Depending on your age, the amount of coverage you request, and your answers on the application, a medical examination, medical test(s), or other evidence of good health may be required. Any exams/tests requested by the company will be conducted at your convenience and at no expense to you.