

Look at the Features of your First Reliance Standard Voluntary Plan Disability Income Protection Insurance

Plan Holder: American Psychoanalytic Association

Choose Your Benefit Amount:

Choose the amount of income you wish to insure up to 60% of your earnings.
Amounts of coverage available: \$500/month up to \$5,000/month
(in \$100 increments)

◆ **Injury/Sickness:** Disability income protection insurance pays a benefit for a disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

Elimination Period:

◆ 180 days

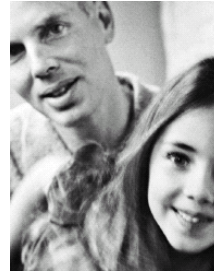
Maximum Benefit Duration:

◆ **Injury/Sickness:** Age 65 with ADEA compliance

Plan Highlights

- ◆ Elimination Period Interruption included
- ◆ Maternity covered as any other illness
- ◆ Partial disabilities covered
- ◆ 06/12 Pre-Existing Condition Limitation
- ◆ 24-hour coverage
- ◆ Social Security Integration: Full Family
- ◆ Minimum Benefit: \$100/Month
- ◆ Definition of Disability:
 - Own Job: N/A
 - Own Occupation: 24 months
 - Any Occupation: To Max Duration
- ◆ FMLA/Military Services Leave of Absence Coverage: Yes
- ◆ Specific Indemnity Benefit: Yes
- ◆ 3 month Survivor Benefit: Yes
- ◆ 24 month benefit for substance abuse, mental disorders and other limited benefits: Yes

RELIANCE STANDARD



First Reliance Standard Voluntary Plans Disability Income Protection Insurance Premium Table

Plan Holder: American Psychoanalytic Association

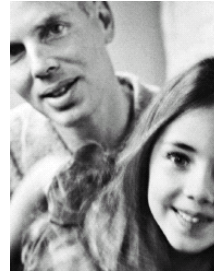
Scheduled Benefit: Each eligible employee may elect an amount of insurance, in increments of \$100 from a minimum of \$500 to a maximum of \$5,000 per month up to 60% of covered earnings.

You may select any benefit amount from \$500 up to your maximum monthly benefit. Locate your annual earnings to determine your maximum monthly benefit amount. If your covered earnings fall between ranges, the lesser benefit amount will apply.

Monthly Premiums

Annual Earnings	Monthly Benefit Amount	Age - 19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70 +
\$15,000	\$500	\$1.80	\$1.80	\$2.10	\$3.30	\$4.50	\$6.00	\$7.90	\$10.70	\$14.70	\$10.60	\$7.90	\$5.60
\$15,000	\$600	\$2.16	\$2.16	\$2.52	\$3.96	\$5.40	\$7.20	\$9.48	\$12.84	\$17.64	\$12.72	\$9.48	\$6.72
\$15,000	\$700	\$2.52	\$2.52	\$2.94	\$4.62	\$6.30	\$8.40	\$11.06	\$14.98	\$20.58	\$14.84	\$11.06	\$7.84
\$16,000	\$800	\$2.88	\$2.88	\$3.36	\$5.28	\$7.20	\$9.60	\$12.64	\$17.12	\$23.52	\$16.96	\$12.64	\$8.96
\$18,000	\$900	\$3.24	\$3.24	\$3.78	\$5.94	\$8.10	\$10.80	\$14.22	\$19.26	\$26.46	\$19.08	\$14.22	\$10.08
\$20,000	\$1,000	\$3.60	\$3.60	\$4.20	\$6.60	\$9.00	\$12.00	\$15.80	\$21.40	\$29.40	\$21.20	\$15.80	\$11.20
\$22,000	\$1,100	\$3.96	\$3.96	\$4.62	\$7.26	\$9.90	\$13.20	\$17.38	\$23.54	\$32.34	\$23.32	\$17.38	\$12.32
\$24,000	\$1,200	\$4.32	\$4.32	\$5.04	\$7.92	\$10.80	\$14.40	\$18.96	\$25.68	\$35.28	\$25.44	\$18.96	\$13.44
\$26,000	\$1,300	\$4.68	\$4.68	\$5.46	\$8.58	\$11.70	\$15.60	\$20.54	\$27.82	\$38.22	\$27.56	\$20.54	\$14.56
\$28,000	\$1,400	\$5.04	\$5.04	\$5.88	\$9.24	\$12.60	\$16.80	\$22.12	\$29.96	\$41.16	\$29.68	\$22.12	\$15.68
\$30,000	\$1,500	\$5.40	\$5.40	\$6.30	\$9.90	\$13.50	\$18.00	\$23.70	\$32.10	\$44.10	\$31.80	\$23.70	\$16.80
\$32,000	\$1,600	\$5.76	\$5.76	\$6.72	\$10.56	\$14.40	\$19.20	\$25.28	\$34.24	\$47.04	\$33.92	\$25.28	\$17.92
\$34,000	\$1,700	\$6.12	\$6.12	\$7.14	\$11.22	\$15.30	\$20.40	\$26.86	\$36.38	\$49.98	\$36.04	\$26.86	\$19.04
\$36,000	\$1,800	\$6.48	\$6.48	\$7.56	\$11.88	\$16.20	\$21.60	\$28.44	\$38.52	\$52.92	\$38.16	\$28.44	\$20.16
\$38,000	\$1,900	\$6.84	\$6.84	\$7.98	\$12.54	\$17.10	\$22.80	\$30.02	\$40.66	\$55.86	\$40.28	\$30.02	\$21.28
\$40,000	\$2,000	\$7.20	\$7.20	\$8.40	\$13.20	\$18.00	\$24.00	\$31.60	\$42.80	\$58.80	\$42.40	\$31.60	\$22.40
\$42,000	\$2,100	\$7.56	\$7.56	\$8.82	\$13.86	\$18.90	\$25.20	\$33.18	\$44.94	\$61.74	\$44.52	\$33.18	\$23.52
\$44,000	\$2,200	\$7.92	\$7.92	\$9.24	\$14.52	\$19.80	\$26.40	\$34.76	\$47.08	\$64.68	\$46.64	\$34.76	\$24.64
\$46,000	\$2,300	\$8.28	\$8.28	\$9.66	\$15.18	\$20.70	\$27.60	\$36.34	\$49.22	\$67.62	\$48.76	\$36.34	\$25.76
\$48,000	\$2,400	\$8.64	\$8.64	\$10.08	\$15.84	\$21.60	\$28.80	\$37.92	\$51.36	\$70.56	\$50.88	\$37.92	\$26.88
\$50,000	\$2,500	\$9.00	\$9.00	\$10.50	\$16.50	\$22.50	\$30.00	\$39.50	\$53.50	\$73.50	\$53.00	\$39.50	\$28.00
\$52,000	\$2,600	\$9.36	\$9.36	\$10.92	\$17.16	\$23.40	\$31.20	\$41.08	\$55.64	\$76.44	\$55.12	\$41.08	\$29.12
\$54,000	\$2,700	\$9.72	\$9.72	\$11.34	\$17.82	\$24.30	\$32.40	\$42.66	\$57.78	\$79.38	\$57.24	\$42.66	\$30.24
\$56,000	\$2,800	\$10.08	\$10.08	\$11.76	\$18.48	\$25.20	\$33.60	\$44.24	\$59.92	\$82.32	\$59.36	\$44.24	\$31.36

RELIANCE STANDARD



Annual Earnings	Monthly Benefit Amount	Age - 19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70 +
\$58,000	\$2,900	\$10.44	\$10.44	\$12.18	\$19.14	\$26.10	\$34.80	\$45.82	\$62.06	\$85.26	\$61.48	\$45.82	\$32.48
\$60,000	\$3,000	\$10.80	\$10.80	\$12.60	\$19.80	\$27.00	\$36.00	\$47.40	\$64.20	\$88.20	\$63.60	\$47.40	\$33.60
\$62,000	\$3,100	\$11.16	\$11.16	\$13.02	\$20.46	\$27.90	\$37.20	\$48.98	\$66.34	\$91.14	\$65.72	\$48.98	\$34.72
\$64,000	\$3,200	\$11.52	\$11.52	\$13.44	\$21.12	\$28.80	\$38.40	\$50.56	\$68.48	\$94.08	\$67.84	\$50.56	\$35.84
\$66,000	\$3,300	\$11.88	\$11.88	\$13.86	\$21.78	\$29.70	\$39.60	\$52.14	\$70.62	\$97.02	\$69.96	\$52.14	\$36.96
\$68,000	\$3,400	\$12.24	\$12.24	\$14.28	\$22.44	\$30.60	\$40.80	\$53.72	\$72.76	\$99.96	\$72.08	\$53.72	\$38.08
\$70,000	\$3,500	\$12.60	\$12.60	\$14.70	\$23.10	\$31.50	\$42.00	\$55.30	\$74.90	\$102.90	\$74.20	\$55.30	\$39.20
\$72,000	\$3,600	\$12.96	\$12.96	\$15.12	\$23.76	\$32.40	\$43.20	\$56.88	\$77.04	\$105.84	\$76.32	\$56.88	\$40.32
\$74,000	\$3,700	\$13.32	\$13.32	\$15.54	\$24.42	\$33.30	\$44.40	\$58.46	\$79.18	\$108.78	\$78.44	\$58.46	\$41.44
\$76,000	\$3,800	\$13.68	\$13.68	\$15.96	\$25.08	\$34.20	\$45.60	\$60.04	\$81.32	\$111.72	\$80.56	\$60.04	\$42.56
\$78,000	\$3,900	\$14.04	\$14.04	\$16.38	\$25.74	\$35.10	\$46.80	\$61.62	\$83.46	\$114.66	\$82.68	\$61.62	\$43.68
\$80,000	\$4,000	\$14.40	\$14.40	\$16.80	\$26.40	\$36.00	\$48.00	\$63.20	\$85.60	\$117.60	\$84.80	\$63.20	\$44.80
\$82,000	\$4,100	\$14.76	\$14.76	\$17.22	\$27.06	\$36.90	\$49.20	\$64.78	\$87.74	\$120.54	\$86.92	\$64.78	\$45.92
\$84,000	\$4,200	\$15.12	\$15.12	\$17.64	\$27.72	\$37.80	\$50.40	\$66.36	\$89.88	\$123.48	\$89.04	\$66.36	\$47.04
\$86,000	\$4,300	\$15.48	\$15.48	\$18.06	\$28.38	\$38.70	\$51.60	\$67.94	\$92.02	\$126.42	\$91.16	\$67.94	\$48.16
\$88,000	\$4,400	\$15.84	\$15.84	\$18.48	\$29.04	\$39.60	\$52.80	\$69.52	\$94.16	\$129.36	\$93.28	\$69.52	\$49.28
\$90,000	\$4,500	\$16.20	\$16.20	\$18.90	\$29.70	\$40.50	\$54.00	\$71.10	\$96.30	\$132.30	\$95.40	\$71.10	\$50.40
\$92,000	\$4,600	\$16.56	\$16.56	\$19.32	\$30.36	\$41.40	\$55.20	\$72.68	\$98.44	\$135.24	\$97.52	\$72.68	\$51.52
\$94,000	\$4,700	\$16.92	\$16.92	\$19.74	\$31.02	\$42.30	\$56.40	\$74.26	\$100.58	\$138.18	\$99.64	\$74.26	\$52.64
\$96,000	\$4,800	\$17.28	\$17.28	\$20.16	\$31.68	\$43.20	\$57.60	\$75.84	\$102.72	\$141.12	\$101.76	\$75.84	\$53.76
\$98,000	\$4,900	\$17.64	\$17.64	\$20.58	\$32.34	\$44.10	\$58.80	\$77.42	\$104.86	\$144.06	\$103.88	\$77.42	\$54.88
\$100,000	\$5,000	\$18.00	\$18.00	\$21.00	\$33.00	\$45.00	\$60.00	\$79.00	\$107.00	\$147.00	\$106.00	\$79.00	\$56.00

Rates are subject to change.

RELIANCE STANDARD