

Association Group LTD Comparison

	<u>CSW (Option 1)</u>	<u>Other Comparative Association</u>
Is the Plan Guaranteed Issue?	Yes	No
Insures Your Occupation to 65	Yes	No (2 Yrs)
Insures Your Specialty Occupation to 65	Yes	No
Monthly Benefit	60%	60%
Maximum Monthly Benefit for Chiropractors	\$10,000	\$10,000
Maximum Monthly Benefit for Staff	\$ 5,000	\$ -0-
Include All of your Income from All Sources	Yes	No
Includes Residual Disability	Yes	Yes
Includes Dual Formula Residual Disability	Yes	No
Do Accounts Receivables affect Benefits when on Claim?	No	Yes
Do Individual DI Contracts Reduce Benefits?	No	Yes
Is an Infectious and Contagious Disease Rider Included?	Yes	No
Does the Plan Allow Staff to be Insured?	Yes	No
Elimination Period	90 Days	180 Days
3% Cost of Living Rider	Rider	No

Note: The above is based on current information provided to us and can change in the future if the Respective Association make's changes to their LTD Program or the Insurance Carrier that Underwrites the respective LTD Program makes changes.