

Worksite Disability Long Term Insurance Coverage for Eligible Employees
Monthly Payroll Deduction Illustration

About your benefit options:

- Long Term Disability (LTD) benefits are illustrated and paid on a monthly basis.
- Amounts not requested timely will require Evidence of Insurability.
- Maximum benefit amounts are based upon a percentage of covered earnings. Potential benefits are reduced by other income offsets including but not limited to Social Security benefits.

	Benefit Percentage	Maximum Monthly Benefit	Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
Option 1 - WDL	60%	\$6,000	180/180	SSFRA	3/12

To Determine Your Estimated Monthly Benefit:

1. Enter the LESSER of your Monthly Salary or the Maximum Covered Monthly Earnings from the Plan Options above: _____
2. Multiply Step 1 by 60%: _____. If this number is less than \$6,000, this is your estimated Monthly Benefit. If this number is \$6,000 or greater, your estimated Monthly Benefit is \$6,000.

About Premiums: The premiums shown above may vary slightly due to rounding; actual premiums will be calculated by American United Life Insurance Company® (AUL), and may increase upon reaching certain age brackets, according to contract terms, and are subject to change.

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.

Products and financial services provided by American United Life Insurance Company®
a ONEAMERICA® company. Visit us at www.oneamerica.com for more information.