

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

Steps to Calculate Monthly Deduction (Class 1)

<u>*Example</u>		Opt 1
		<u>WDL</u>

Note: Please use the following formula to calculate the cost for this benefit. You can only elect one WDL plan option.

1A: Enter your Monthly Salary	<u>\$2,083</u>	_____
1B: Maximum Covered Monthly Earnings	<u>\$10,000</u>	<u>\$10,000</u>
1C: Enter the lesser amount of 1A or 1B	<u>\$2,083</u>	_____
2. Divide Step 1C by 100	<u>\$20.83</u>	_____
3. Enter Rate from chart below	<u>X \$0.22</u>	<u>X</u> _____
4. Multiply Step 2 by Step 3 (Mo Prem)	= <u>\$4.58</u>	= _____

*Example: Based on an Employee Age 36 with an annual salary of \$25,000 choosing Opt 1

Monthly Premium Rates per \$100 of Covered Monthly Earnings (Based on Age as of 1/1)

Age Brackets:	Opt 1 <u>WDL</u>
0 - 19	\$.050
20 - 24	\$.060
25 - 29	\$.110
30 - 34	\$.150
35 - 39	\$.220
40 - 44	\$.390
45 - 49	\$.580
50 - 54	\$.760
55 - 59	\$.860
60 - 64	\$.860
65 - 69	\$.860
70 - 74	\$.860
75 +	\$.860

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.

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