

Principal Life's Disability Income Insurance – HH 750

Portfolio Summary – Updated 01/21/2011

NOTE: This is a **general** summary. All features, provisions and riders may not be available in all states and may be subject to state variations. Refer to your state policy and rider forms for the full definition of all policy provisions, benefits, limitations and exclusions. State Variations of Provision information is valid in all states. If your state has approved this product and is not listed, contact the Home Office or check www.principal.com/distateapprovals.

Category	HH 750	State Variation of Provision
Occupation Classes	5A, 5A-M, 4A, 4A-M, 3A, 3A-M, 2A, A	
Issue Ages	Level 18 – 60 for single life cases and 18 – 70 for multi-life cases (Multi-Life 18-64 in MA, NH)	
Benefit Periods	2 years, 5 years, To Age 65, To Age 67 and To Age 70	
Elimination Periods	30, 60, 90, 180, 365 Days (365 is not available with a 2 yr. Benefit Period except in CA)	30 day not available in CA
Adaptable Income Benefits (AIB)	Options available: 30, 60, 90, 180, 270, 365, 730 and 1,825 days.	
Interrupted Elimination Periods	Regardless of the cause of Disability, the Elimination Period will be met if the required number of days of Disability occur within a period that is twice as long as the Elimination Period, but less than one year.	
General Provisions	Non-Cancelable, Guaranteed Renewable to Age 65	
Renewability	Conditionally Renewable for life	
Premium Rates	Smoker/Nonsmoker. Sex Distinct rates, Unisex rates for Multi-life business cases and Sex Distinct rates for Association business. Geographic pricing based on state of residence. Rates differ by Occupation Class. Level Premium.	
Premium Modes	Annual, Semi-Annual, Quarterly and Monthly (Pre-Authorized Withdrawal from checking or savings), List Billing available with 3 or more lives.	
Total Disability – Defined	<p>Total Disability means solely due to Injury or Sickness:</p> <ol style="list-style-type: none"> 1. During the Your Occupation Period: <ol style="list-style-type: none"> a. You are unable to perform the substantial and material duties of Your Occupation; and b. You are not Working. 2. After the Your Occupation Period you are unable to Work in any occupation You are reasonably suited to by Your education, training and experience. 3. Both during and after the Your Occupation Period, you must satisfy the requirements of the Claim Information Section of the policy. <p>If You are Retired, Total Disability means, solely due to Injury or Sickness, You are unable to perform the normal activities of a retired person in good health and of like age and You satisfy the requirements of the Claim Information Section.</p> <p>If You are Unemployed, Total Disability means, solely due to Injury or Sickness, You are prevented from obtaining a job that You are reasonably suited by Your education, training and experience and You satisfy the requirements of the Claim Information section.</p>	CA, FL, LA, NJ, NY, TN, VA, VT
Disability Benefits Section of the Policy	We will pay benefits for Your Continuous Disability that begins on or after the Policy Date and while the policy is in-force and subject to the policy provisions. Benefits start to accrue at the end of the Elimination Period. Benefits will continue during Your Continuous Disability, but not beyond the Maximum Benefit Period.	
Your Occupation Periods	2 years (built into core policy), 5 years, To Age 65, To Age 67 and To Age 70.	
Your Occupation – Defined	Means the profession(s) or occupation(s), not a specific job(s) or a job with a certain employer(s), You were actively Working in (and not Retired or Unemployed from) at the start of Your Disability. If You are Working in more than one occupation, Your Occupation includes all occupations You were actively Working in at the start of Disability.	CA, MD, NJ

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Social Insurance Substitute (SIS) Benefits Section of the Policy	<p>This benefit is provided only if amounts for it are shown on the current Data Page. To receive this benefit, You must meet all the requirements of this section and of the Additional Proof of Loss for Social Insurance Substitute Benefit Section, and benefits must be payable under the Disability Benefit section of the policy. We will pay this section's monthly benefit for Your Continuous Disability.</p> <p>This section's Maximum Monthly Benefit is:</p> <ol style="list-style-type: none"> 1. As shown on the Data Page when no Social Insurance is paid; or 2. One-third of this section's Maximum Monthly Benefit shown on the current Data Page if the only Social Insurance paid for Your Disability is any one of either the Primary Insurance Amount, Workers Compensation, Railroad Retirement, or any other benefit that replaces or supplements Social Security, Workers Compensation or Railroad Retirement. 3. No benefits are paid for any period: <ol style="list-style-type: none"> a. You are not receiving benefits under the Disability Benefit section; or b. During which two or more of the Social Insurances are paid for Your Disability; or c. After Your Age 65 Policy Anniversary, unless Your Maximum Benefit Period is longer and You are receiving benefits under the Disability Benefit section; or d. After You are eligible to receive full retirement benefits from Social Security or Railroad Retirement; or e. For which You receive retirement benefits from Social Security or Railroad Retirement. 4. Benefits start to accrue at the later of: 5. The end of this section's Elimination Period; or <ol style="list-style-type: none"> a. When the Social Insurance paid for Your Disability reduces to only one of either the Primary Insurance Amount, Workers Compensation, or Railroad Retirement. 	CA, NJ, NY, VA
Recurring Disability	<p>Means a continuation of a prior Disability when:</p> <ol style="list-style-type: none"> 1. The recurrence of Disability occurs while this policy is in force and results from the same or directly related cause as the prior Disability for which We paid benefits or provided the Waiver of Premium Benefit; unless 2. After the prior Disability ends You return to Work at least 40 hours per week in any occupation for a least 6 consecutive months. <p>A Recurring Disability is a continuation of the prior Disability. No new Elimination Period is required. Benefits will be payable for the remainder of the Maximum Benefit Period, if any.</p>	UT, VA
Waiver of Premium Benefit	<p>If Insured is Disabled, for the lesser of 90 days or the Elimination Period, we will:</p> <ol style="list-style-type: none"> 1. Refund the monthly pro rata portion of any premium paid for coverage after the date a Continuous Disability began; and 2. Waive the payment of premiums which come due during the Continuous Disability. <p>Premium payments will begin on the next premium due date after the insured is no longer receiving benefits under this policy or the disability ends, whichever is later. We will not waive premiums beyond the Age 65 Policy Anniversary or five years after the Policy Date, whichever is later.</p>	
Death Benefit	<p>If the Insured dies after satisfying the Elimination Period and while benefits are being paid under the Disability Benefit section or any attached rider, we will pay a Death Benefit equal to three times the ultimate Maximum Monthly Disability Benefit and Social Insurance Substitute Benefit. It is paid in addition to any other benefits payable under the policy.</p>	<p>FL, GA, MD, MN, NY, SC</p> <p>Not available in IL and NJ</p>

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Rehabilitation Benefit	A extra benefit may be paid for taking part in a rehabilitation program which is mutually agreed upon in writing by the Owner and Principal Life Insurance Company in advance.	CA, CT, MD
Transplant Surgery Benefit	We will pay benefits under the Disability Benefit section and the Social Insurance Substitute Benefit section (subject to those sections' terms and conditions) if a Disability results from surgery involving a transplant of a part of the Insured's body to another person.	
Benefit Update (BU) Rider (HH704)	<p>For no additional premium, this rider is automatically added to all standard premium policies for all occupation classes, if at least 75 percent of eligible coverage is purchased at issue. Issue ages are 18-55. This feature allows the policyowner to increase policy benefits every three years without evidence of medical insurability. It's important to note the client maintains one policy and all definitions, provisions, current rates (at the attained age) and discounts of the original policy apply.</p> <p>At three-year intervals beginning with the policy date, Principal Life sends the insured correspondence regarding the opportunity for a BU review. The client must return a completed application and in some cases provide financial documentation. Financial documentation is only required if the insured's income has increased more than 10 % and other inforce disability coverage has changed since the last BU review.</p> <p>Depending on the information provided, we may offer to increase the coverage up to the maximum issue and participation limits for which they qualify – there is no cap (or age restrictions). The no cap feature is a competitive advantage over most companies' future insurability options, which usually have pre-set benefit caps. At each BU option, the client must accept a minimum of 50 percent of the additional DI benefit offered or the rider will be removed from the policy.</p> <p>Advance Option: The insured can even request an advanced update once every three years, in place of the next scheduled review, in the event the insured:</p> <ul style="list-style-type: none"> • Loses group long-term disability insurance because of a change in employment, or the insured's employer discontinues or reduces group long-term disability insurance and does not plan to offer such insurance in the next 36 months. • Has at least a 50 percent increase in earnings since their last adjustment to increase their total disability benefits. The increase in income must be permanent and sustainable. A sudden, unsustainable increase in income that is the result of a one-time bonus, commission or extraordinary financial event will not be considered as the basis to exercise an advance option. <p>Within 90 days of one of the above occurring, the insured must elect to take the next scheduled BU option early. If the insured elects to take the option early, the next scheduled BU review will not take place. The advance option can occur one time during the three years prior to each scheduled review. The advance option is not available on or after age 52.</p>	CA, MD, NY, VA
Capital Sum Benefit Rider (HH751)	There is a limit of one Capital Sum Benefit payment. This benefit is equal to 12 times the ultimate Maximum Monthly Disability Benefit and the Social Insurance Substitute Benefit. In addition to any other benefits payable under the policy. In order for this benefit to be paid, you must survive the loss for 30 days and the policy must be in force. If the policy is not in force, the loss must occur within 90 days after the Injury or Sickness which caused it, and the Injury or Sickness must occur while the policy is in force.	NJ, TN, VA
Catastrophic Disability Benefit (CDB) Rider (HH752)	For an additional premium, this rider provides a monthly benefit in addition to your monthly disability benefit (and Social Insurance Substitute Benefit if on the policy) in the event you become catastrophically disabled solely due to an Injury or Sickness and you lose the ability to perform two or more Activities of Daily Living without Assistance; or become Cognitively Impaired; or become Presumptively Disabled.	CA, MD, NJ, NH, TX, VT Not available in CT

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Conditionally Renewable Policy (CRP) Rider (HH768)	<p>Issued for ages 65-70 and all occupation classes, this rider changes the policy from Non-Cancelable and Guaranteed Renewable to Conditionally Renewable. During the conditionally renewable period, Principal Life cannot change or cancel the insured's policy except for nonpayment of premiums. The insured may conditionally renew the policy annually for the rest of their life, as long as they are working full time and meet the requirements.</p> <p>To renew the policy for one year, all of the following conditions must be satisfied:</p> <ol style="list-style-type: none"> 1. The insured is not receiving a benefit under this policy or any attached rider. 2. The insured must be actively working at least 30 hours each week for the 12 consecutive months preceding the renewal. 3. The insured is not receiving a benefit under this policy or any attached rider. 4. The insured must be actively working at least 30 hours each week for the 12 consecutive months preceding the renewal. 5. The insured is working at least 30 hours each week at the time of renewal. 6. The policy is in force with no premium in default. 7. We receive the Owner's renewal request in writing by the Policy Anniversary for any one-year renewal. 8. The renewal policy premium is paid. The renewal policy premium will be based on those rates in effect for the insured's age at the time of renewal. <p>This rider is only available with a 2-year Benefit and Your Occupation periods. The available elimination periods are 30, 60, 90 and 180 day. The SIS benefit and all other riders will not be available, with the exception of the Limitations of Benefits for Mental/Nervous and Substance Abuse Disorders rider (note: all standard underwriting guidelines will follow for this rider).</p>	<p>MD, NJ, NY, TX, VA</p> <p>Not available in MA and NH</p>
Cost of Living Adjustment (COLA) Rider (HH753)	<p>This rider provides a cost of living adjustment to the Monthly Benefit during a Disability. Each year following the start of a Disability, an adjustment will be made to the Monthly Benefit. The benefit is increased on a compound basis and a "catch up" feature is provided. A 3 or 6 percent COLA maximum may be selected. The Insured may, upon returning to work full time, keep any increased Disability Benefit without evidence of good health by paying the required increased premium.</p>	<p>MD, NJ, NY</p>
Extended Total Disability Benefit (ETDB) Rider (HH754)	<p>For benefits under this rider, Total Disability means solely due to Injury or Sickness:</p> <ol style="list-style-type: none"> 1. You are unable to perform the substantial and material duties of Your Occupation; and 2. You are unable to Work in any occupation You are reasonably suited to by Your education, training, and experience; and 3. You satisfy the requirements of the Claim Information section of the policy. <p>We will pay a monthly benefit for your Continuous Total Disability beyond the Maximum Benefit Period if:</p> <ol style="list-style-type: none"> 1. You have a Continuous Disability that began before your Age 55 Policy Anniversary; and 2. You are Totally Disabled on Your Age 55 Policy Anniversary; and 3. You remain Continuously Totally Disabled until the end of the policy Maximum Benefit Period; and 4. Benefits are not being paid under the Presumptive Disability Benefit rider; and 5. You are not Retired or Unemployed at the start of Your Continuous Disability. 	<p>FL, MD, NC, NJ, NY, VA</p> <p>Not available in CA</p>

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<p>Future Benefit Increase (FBI) Rider (HH769)</p>	<p>For no additional premium, this rider is issued automatically for all standard premium policies for all occupation classes. Issues ages are 18-55. This rider provides an automatic increase in Disability Benefit amount without evidence of insurability, on the six FBI Option Anniversaries following the option date providing the insured is not disabled.</p> <p>The increase is based on the change in the Consumer Price Index for All Urban Consumers (CPI-U), with a minimum guaranteed increase of 4% compounded and a maximum of 10% compounded. Premiums for FBI increases are based on the insured's attained age and the rates in effect at the time of the increase. The rider is renewable every six years with evidence of financial insurability. It is terminated after two increase offers are declined within a renewal period. In addition to the automatic increase, the insured may also be eligible for an additional benefit increase. When combined together the automatic increase and the additional benefit increase cannot be greater than \$500, subject to our current underwriting guidelines.</p> <p>Prior to the insured's Option Anniversary, Principal Life will provide the insured with an application that must be completed and returned within 30 days of Our request to be considered for the additional increase.</p> <ul style="list-style-type: none"> • See the FBI Maximum Issue and Participation Limits Table. The FBI rider is not available on policies exceeding the benefit amounts indicated in the table. • The FBI rider and the Benefit Update rider can be issued on the same policy. • The FBI rider is not available with the AIO rider and once the FBI rider has been approved in the written state, the AIO rider is no longer available. <p>*If the Benefit Update (BU) rider is also on the policy, an automatic increase offer will not be made in the years of the BU options.</p>	<p>CA, CT, MD, NJ, NY, VA</p>
<p>Limitation of Benefits for Mental/Nervous and Substance Abuse Disorders (MNR) Rider (HH708)</p>	<p>Mandatory in single life for residents of or applications written in California, Florida, Louisiana and Nevada, and optional for employer-sponsored cases in all states except CA. Mandatory for policy written under the Association Sales Program (except in VT) or if the Regular Occupation rider is selected on a 5A-M or 4A-M policy.</p> <p>This rider limits the Benefit Period for mental/nervous and substance abuse claims to a 24 month lifetime benefit. However, benefits could be extended beyond the 24 months up to the Maximum Benefit Period if the Insured is continuously hospitalized as an inpatient.</p> <p>The existence of this rider on a policy will reduce premiums based on the Benefit Period: To Age 65, To Age 67 or To Age 70 = 10 percent discount, 5 and 2 years = 5 percent discount</p>	<p>CA, IL, MO, NY, OK, TX, UT</p> <p>Not available in VT</p>
<p>Presumptive Disability Benefit Rider (HH770)</p>	<p>If an Injury or Sickness resulting in total loss of use without any possibility of recovery of:</p> <ol style="list-style-type: none"> 1. Power of speech; or 2. Hearing in both ears; or 3. Sight of both eyes; or 4. The use of both hands, both feet, or one hand and one foot. <p>We will consider you Disabled and pay benefits for Total Disability under the Disability Benefit section and Social Insurance Substitute Benefit section (subject to those sections' terms and conditions), regardless of your ability to work or earn an income if you incur a Presumptive Disability. You will be considered Disabled as long as your Presumptive Disability continues.</p> <p>You are not required to be under the regular care of a doctor. No new Elimination Period is required and the benefit will start to accrue on the date of loss. Monthly Benefits are paid as long as the loss continues, but no longer than the Maximum Benefit Period.</p> <p>If the Maximum Benefit Period is To Age 65, To Age 67, or To Age 70 and the loss occurs prior to that, the Maximum Benefit will be extended to "Lifetime" for benefits payable under the Disability section.</p>	<p>IA, MD, NJ</p>

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Presumptive Disability Benefit Rider (HH770), continued	If the policy is written within a Guaranteed Standard Issue/Standard Issue case, benefits are paid to the end of the Maximum Benefit Period on the policy.	
Presumptive Disability Benefit Rider (HH755)	<p>If you meet the definition of Presumptive Disability, We will consider You Disabled and pay benefits for Total Disability under the Disability Benefit section and Social Insurance Substitute Benefit section (subject to those sections' terms and conditions) of the policy, regardless of Your ability to Work or earn an income.</p> <p>Presumptive Disability occurs while the policy and this rider are in force and prior to the Age 65 Policy Anniversary and is an Injury or Sickness resulting in total loss of use for any and every purpose or activity without any possibility of recovery of:</p> <ol style="list-style-type: none"> 1. Power of speech; or 2. Hearing in both ears; or 3. Sight of both eyes; or 4. The use of both hands, both feet, or one hand and one foot. <p>You are not required to be under the regular care of a doctor. The benefit will start to accrue on the date of loss even if the Elimination Period has not been satisfied. Monthly Benefits are paid as long as the loss continues, but no longer than the Maximum Benefit Period. If the Maximum Benefit Period is "To Age 65 Policy Anniversary," "To Age 67" or "To Age 70" and Your Presumptive Disability occurs prior to Your Age 65 Policy Anniversary, the Maximum Benefit Period will be extended to "Lifetime" for benefits payable under the Disability Benefit section.</p>	IA, NJ
Recovery Benefit Rider (HH756)	<p>We will provide a Recovery Benefit if:</p> <ol style="list-style-type: none"> 1. You are no longer Disabled; and 2. You are not receiving benefits under the Disability Benefit section; and 3. You return to Full Time Work immediately after a Continuous Disability for which benefits were payable under the Disability Benefit section; and 4. You have a Loss of Earnings equal to or greater than 20% of Your Prior Earnings; and 5. Your Loss of Earnings is solely due to the prior Injury or Sickness that caused Disability; and 6. You satisfy the requirements of the Claim Information section of the policy. <p>The amount of benefit payable will be the Insured's Loss of Earnings divided by Prior Earnings times the Maximum Monthly Benefit. Benefits are payable for a period not to exceed the Recovery Benefit Period, but not beyond the policy Maximum Benefit Period. The Insured is no longer eligible for Recovery Benefits if he or she is able to earn more than 80% of Prior Earnings.</p> <p>Recovery Benefit Period Options: 1 year and 3 years.</p> <ul style="list-style-type: none"> • 1 year benefit period available to 5A, 4A, 3A and 2A occupation classes. • 3 years benefit period available to 5A, 4A and 3A occupation classes. 	CA Only available in CA & FL
Regular Occupation Rider (HH757)	<p>If this rider is attached to the policy, Total Disability means, solely due to Injury or Sickness:</p> <ol style="list-style-type: none"> 1. You are unable to perform the substantial and material duties of Your Occupation and are not Working in Your Occupation; and 2. You are Working in another occupation; and 3. You satisfy the requirement of the Claim Information section of the policy. <p>Benefits payable for Your Total Disability is the Maximum Monthly Benefit shown on the current Data Page for the Disability Benefit section and the Social Insurance Substitute Benefit section, if included, to the end of the Maximum Benefit Period.</p>	CA, MD, NJ, NY, OR, VA

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<p>Residual Disability and Recovery Benefit Rider (HH784)</p>	<p>Residual Disability means:</p> <ol style="list-style-type: none"> 1. You are not Totally Disabled; and <ol style="list-style-type: none"> a. Solely due to Injury or Sickness You have a Loss of Earnings equal to or greater than 20% of Your Prior Earnings and; b. You are able to perform some, but not all, of the substantial and material duties of Your Occupation or You are unable to work Full Time in Your Occupation; or 2. You are working in another occupation; and 3. You satisfy the requirements of the Claim Information section of the policy. <p>For Residual Disability, we will pay a percentage of the Maximum Monthly Benefit under the Disability Benefit section and Social Insurance Substitute Benefit section (subject to those sections' terms and conditions) for RDB that begins on or after the effective date of this rider and while the policy and this rider are in force subject to the policy and rider provisions.</p> <p>The amount we will pay is equal to the Loss of Earnings divided by the Prior Earnings times the Maximum Monthly Benefit.</p> <p>Income earned can be determined by either the cash or accrual accounting method; however the same method must be used throughout the Disability.</p> <p>100 percent of the Maximum Monthly Benefit is paid if the Loss of Earnings percentage exceeds 75 percent. A minimum of 50 percent of the Maximum Monthly Benefit will be paid for the first six months of a Residual Disability.</p> <p>If the Insured is Retired or Unemployed, 50% of the Maximum Monthly Benefit will be paid for Residual Disability.</p> <ul style="list-style-type: none"> • <u>Loss of Earnings means:</u> Prior Earnings minus Current Earnings. • <u>Prior Earnings/Indexing means:</u> The highest monthly average Earnings for any 12 consecutive months in the last 24, immediately preceding a Disability. Prior Earnings are indexed on each Change Date based on the change in the CPI-U on a compound basis. The Index Factor will not be less than 1. • <u>Current Earnings means:</u> Your Earnings for each month while You are Disabled. <p>We will provide a Recovery Benefit if:</p> <ol style="list-style-type: none"> 1. You are no longer Disabled; and 2. You are not receiving benefits under the Disability Benefit section; and 3. You return to Full Time Work immediately after a Continuous Disability for which benefits were payable under the Disability Benefit section; and 4. You have a Recovery Loss of Earnings equal to or greater than 20% of Your Recovery Prior Earnings; and 5. It can be validated that Your Recovery Loss of Earnings is directly and solely due to the prior Injury or Sickness that caused Disability; and 6. You satisfy the requirements of the Claim Information section of the policy. <p>The amount of benefit payable will be the Insured's Loss of Earnings divided by Prior Earnings times the Maximum Monthly Benefit. Benefits are payable for a period not to exceed the Recovery Benefit Period, but not beyond the policy Maximum Benefit Period. The Insured is no longer eligible for Recovery Benefits if he or she is able to earn more than 80% of Prior Earnings.</p> <p>If the Insured is Retired or Unemployed prior to Disability, no Recovery Benefits will be payable.</p>	<p>IA, MD, MA, NJ, NY, NC, VT, VA</p> <p>Not available in CA and FL</p>

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Residual Disability Benefit (RDB) Rider (HH758)	<p>Residual Disability means:</p> <ol style="list-style-type: none"> 1. You are not Totally Disabled; and <ol style="list-style-type: none"> a. Solely due to Injury or Sickness You have a Loss of Earnings equal to or greater than 20% of Your Prior Earnings and: b. You are able to perform some, but not all, of the substantial and material duties of Your Occupation or You are unable to work Full Time in Your Occupation; or 2. You are working in another occupation; and 3. You satisfy the requirements of the Claim Information section of the policy. <p>For Residual Disability, we will pay a percentage of the Maximum Monthly Benefit under the Disability Benefit section and Social Insurance Substitute Benefit section (subject to those sections' terms and conditions) for RDB that begins on or after the effective date of this rider and while the policy and this rider are in force subject to the policy and rider provisions.</p> <p>The amount we will pay is equal to the Loss of Earnings divided by the Prior Earnings times the Maximum Monthly Benefit.</p> <p>Income earned can be determined by either the cash or accrual accounting method; however the same method must be used throughout the Disability. 100 percent of the Maximum Monthly Benefit is paid if the Loss of Earnings percentage exceeds 75 percent. A minimum of 50 percent of the Maximum Monthly Benefit will be paid for the first six months of a Residual Disability. If the Insured is Retired or Unemployed, 50% of the Maximum Monthly Benefit will be paid for Residual Disability.</p> <ul style="list-style-type: none"> • <u>Loss of Earnings means:</u> Prior Earnings minus Current Earnings. • <u>Prior Earnings/Indexing means:</u> The highest monthly average Earnings for any 12 consecutive months in the last 24, immediately preceding a Disability. Prior Earnings are indexed on each Change Date based on the change in the CPI-U on a compound basis. The Index Factor will not be less than 1. • <u>Current Earnings means:</u> Your Earnings for each month while You are Disabled. 	<p>CA, FL</p> <p>Only available in CA & FL</p>
Short-Term Residual Disability Benefit (STRDB) Rider (HH759)	<p>Same as Residual Disability rider, except:</p> <ul style="list-style-type: none"> • Benefits are payable to the end of the Short Term Residual Disability Benefit Period. • No provision that allows a minimum of 50% of the monthly income benefit for the 1st 6 months of Disability. • No Indexing of Prior Earnings. <p>Benefit Period options: 6 months or 12 months.</p>	<p>CA, FL, MD, NJ, NY, VA</p>
Supplemental Health Benefit (SHBR) Rider (HH772)	<p>This rider provides a one-time, once in a lifetime, lump-sum benefit that is 6 times the ultimate Maximum Monthly Disability Benefit and the SIS Benefit, if disabled under the policy and diagnosed with Coronary Artery Bypass Graft Surgery, Cancer or Stroke. These are defined as:</p> <ul style="list-style-type: none"> • Coronary Artery Bypass Graft Surgery – means the operative procedure for the correction of two or more blocked arteries of the heart. This does not include angioplasty and/or any other intra-arterial procedures. • Cancer – The presence of a malignant tumor characterized by the uncontrolled growth and metastasis of malignant cells, and the invasion of tissue. Includes: leukemia and malignant disease of the lymphatic system, such as Hodgkin's lymphoma Stage III and IV and invasive malignant melanoma. The following diagnoses are not covered: any prostate cancer Stage A, papillary cancer of the bladder, all skin cancers except invasive malignant melanoma (starting with Clark Level III). • Stroke – any cerebrovascular incident producing neurological deficit lasting more than 24 hours and including infarction of brain tissue or hemorrhage into brain tissue. Evidence of neurological deficit for at least 90 days must be provided. 	<p>IA, MA, NH, NC, VA</p> <p>Not Available in : CA, CT, FL, GA, MD, NJ, NY, PA, TN</p>

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<p>Transitional Occupation (HH771) Rider</p>	<p>Available for an additional premium, this rider allows the insured to continue receiving disability benefits in the event of becoming totally disabled during the Your Occupation Period, but are working in another occupation. This is available to 5A, 5A-M, 4A, 4A-M, 3A and 3A-M occupation classes.</p> <p>Benefits will be based on replacement of up to 100% of prior earnings, but will not exceed the Maximum Monthly Benefit plus any Social Insurance Substitute (SIS) Benefit. Benefits are payable until the end of the Transitional Occupation Period only.</p> <p>The monthly benefit will be equal to the lesser of:</p> <ol style="list-style-type: none"> 1. Prior Earnings MINUS Current Earnings MINUS other Disability Coverage; or 2. The Maximum Monthly Benefit PLUS any Social Insurance Substitute Benefit. <p>If the amount in option 1 is equal to or less than zero, no monthly benefit will be paid.</p> <p>A minimum of 50 percent of the Maximum Monthly and SIS Benefits will be paid for the first six months of a Transitional Occupation disability. If the Elimination Period for the SIS benefit is longer than the Disability Benefit, the SIS Benefit will be paid at the 50 percent level until the end of the six-month period for the disability benefit.</p> <p>If the Transitional Occupation Period is purchased the Disability Benefit Period and the Your Occupation Benefit Period must be the same. The available Transitional Occupation Periods are:</p> <table border="1" data-bbox="511 955 1193 1161"> <thead> <tr> <th data-bbox="511 955 836 1010">If Disability Benefit Period & Your Occupation is:</th> <th data-bbox="836 955 1193 1010">Transitional Occupation Period are:</th> </tr> </thead> <tbody> <tr> <td data-bbox="511 1010 836 1041">2 Year</td> <td data-bbox="836 1010 1193 1041">2 Year</td> </tr> <tr> <td data-bbox="511 1041 836 1073">5 Year</td> <td data-bbox="836 1041 1193 1073">2 Year and 5 Year</td> </tr> <tr> <td data-bbox="511 1073 836 1104">To Age 65</td> <td data-bbox="836 1073 1193 1104">2 Year, 5 Year and To Age 65</td> </tr> <tr> <td data-bbox="511 1104 836 1136">To Age 67</td> <td data-bbox="836 1104 1193 1136">2 Year, 5 Year and To Age 67</td> </tr> <tr> <td data-bbox="511 1136 836 1161">To Age 70</td> <td data-bbox="836 1136 1193 1161">2 Year, 5 Year and To Age 70</td> </tr> </tbody> </table> <p>If a policy has both the Residual Disability rider and the Transitional Occupation rider, benefits will not be paid out under both riders at the same time. If the insured meets the definitions and terms of both riders, the insured will receive the greater of the two benefit amounts available.</p> <p>If the Transitional Occupation rider is issued on a policy, the Regular Occupation rider is not available.</p>	If Disability Benefit Period & Your Occupation is:	Transitional Occupation Period are:	2 Year	2 Year	5 Year	2 Year and 5 Year	To Age 65	2 Year, 5 Year and To Age 65	To Age 67	2 Year, 5 Year and To Age 67	To Age 70	2 Year, 5 Year and To Age 70	<p>CA, CT, MD, NY, VA</p> <p>Not available in NJ</p>
If Disability Benefit Period & Your Occupation is:	Transitional Occupation Period are:													
2 Year	2 Year													
5 Year	2 Year and 5 Year													
To Age 65	2 Year, 5 Year and To Age 65													
To Age 67	2 Year, 5 Year and To Age 67													
To Age 70	2 Year, 5 Year and To Age 70													
<p>Exclusions and Limitations</p>	<p>This policy does not pay benefits for Injury or Sickness which in whole or in part is caused by, contributed to by, or which results from:</p> <ol style="list-style-type: none"> 1. Intentional, self-inflicted injury; or 2. Your commission of or Your attempt to commit a criminal act, or Your involvement in an illegal occupation or activity; or 3. The suspension, revocation or surrender of Your professional or occupational license or certification; or 4. Active military service during a military action or conflict. 5. Loss We have excluded by name or specific description in any attached rider or endorsement. <p>No benefits are payable for any period of Disability in which you are incarcerated in a penal or correctional institution for a period of 30 consecutive days or longer.</p>	<p>CA, CT, DC, IA, ID, IL, KS, MA, MD, MO, MT, NC, ND, NE, NJ, NM, NY, OK, PA, SC, TX, UT, VA, VT, WA, WI</p>												

Category	HH 750	State Variation of Provision
Exclusions and Limitations, continued	<p>Benefits will be limited to 12 months during Your Continuous Disability unless You reside in the United States or Canada for at least six consecutive months in each calendar year.</p> <p>A Sickness resulting from normal pregnancy and normal childbirth will be covered if the Elimination Period is equal to or greater than 90 days subject to the definition of Disability.</p> <p>There may be other exclusions or limitations in the policy in addition to those stated above. Additional exclusions or limitations, if any, will be described in riders or endorsements attached to the policy. Examples include, but are not limited to: Modified Coverage rider, Additional Exception riders, etc.</p> <p>We will not pay any claim for a Disability or loss which:</p> <ol style="list-style-type: none"> 1. Begins within 2 years after the effective date of coverage(s); and 2. Results from a pre-existing condition which was not disclosed or was misrepresented in this policy's application. 	