



Lifestyle LTD Benefit

Disability Occurs

Duration of Disability

Elimination Period	First Six Months of Disability*	Second Six Months of Disability*	Second Year of Disability*	Third Year of Disability*	Fourth Year of Disability until Disability Ends*
No benefits are payable for a fixed number of days/end of sick leave	90% of Pre-Disability Earnings (less Deductible Income)	70% of Pre-Disability Earnings/100% All Sources Maximum (less Deductible Income)	Step up to 75% of Pre-Disability Earnings (less Deductible Income)	Step up to 80% of Pre-Disability Earnings (less Deductible Income)	Step up to 85% of Pre-Disability Earnings (less Deductible Income)

*After the elimination period

Lifestyle LTD Benefit

The group plan that helps employees maintain their lifestyle during a temporary or permanent disability.

The Elimination Period

This is the amount of time between the date a Disability occurs and before insurance benefits are paid. This may be a fixed number of days or tied to the use/exhaustion of accumulated sick leave.

The First Six Months of the Disability (After the Elimination Period)

This benefit provides employees with 90% of Pre-Disability Earnings (less Deductible Income) for the first six months of a covered Disability, assisting them in maintaining their lifestyle while assessment of the Disability is conducted and an approved treatment plan is implemented. The goal of the treatment plan is always aimed at a return to full-time employment with a conscientious approach to rehabilitation.

(over)

The Second Six Months of the Disability (After the Elimination Period)

This unique benefit allows employees to combine all other sources of income with the Lifestyle LTD 70% benefit plan to bring their income from all sources up to, but not to exceed, 100% of their Pre-Disability Earnings. This six month corridor allows them to earn 100% of their Pre-Disability Earnings as long as they are receiving benefits from all other sources including Social Security Disability benefits and/or the state retirement plan. If employees do not meet the disability requirements for either federal or state plans, they would receive the 70% of Pre-Disability Earnings benefit.

After One Year of Disability Payments

This benefit may help employees maintain their current lifestyle by increasing their disability income. If at least one payment has been received from both Social Security and a state retirement plan, this benefit increases payments to 75% of Pre-Disability Earnings during the second year of Disability, 80% during the third year, 85% during the fourth year, and stays at 85% thereafter. The 70% benefit will be paid in the event employees do not qualify for both Social Security and a state retirement plan. Note: This insurance benefit is reduced by Deductible Income they might receive including the federal and state payments.

The Lifestyle LTD Benefit is subject to the conditions, exclusions, and limitations of the certificate of coverage issued by your employer.

Administered by:



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Policy Underwritten by:



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Founded in 1961, Madison National Life Insurance Company, Inc. is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE:HMN), the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions.