

Divorce Settlement Disability Policy

Sample Premiums

Plan Design

- 90 day elimination period
- Sample benefits payable if disabled in month one:
 - \$9,000/mo for 33 months, then \$7,000/mo for 24 months, then \$3,000/mo for 3 months
 - Lump sum benefit of \$394,000 payable after 60 monthly payments
 - Total benefits payable \$868,000
- Policy Term Five Years Less One Day

This is the first 5 years of premium if the policy was issued at age 40

Policy Year	Surplus Lines		
	Base Premium	Taxes/Fees	Total Premium
1	\$1,652.00	\$257.60	\$1,909.60
2	\$1,445.00	\$252.84	\$1,697.84
3	\$1,223.00	\$247.73	\$1,470.73
4	\$1,029.00	\$243.27	\$1,272.27
5	\$1,000.00	\$242.60	\$1,242.60

This is the first 5 years of premium if the policy was issued at age 45

Policy Year	Surplus Lines		
	Base Premium	Taxes/Fees	Total Premium
1	\$2,095.00	\$267.79	\$2,362.79
2	\$1,827.00	\$261.62	\$2,088.62
3	\$1,542.00	\$255.07	\$1,797.07
4	\$1,293.00	\$249.34	\$1,542.34
5	\$1,080.00	\$244.44	\$1,324.44

This is the first 5 years of premium if the policy was issued at age 50

Policy Year	Surplus Lines		
	Base Premium	Taxes/Fees	Total Premium
1	\$2,952.00	\$287.50	\$3,239.50
2	\$2,569.00	\$278.69	\$2,847.69
3	\$2,164.00	\$269.37	\$2,433.37
4	\$1,808.00	\$261.18	\$2,069.18
5	\$1,508.00	\$254.28	\$1,762.28

This is the first 5 years of premium if the policy was issued at age 55

Policy Year	Surplus Lines		
	Base Premium	Taxes/Fees	Total Premium
1	\$3,926.00	\$309.90	\$4,235.90
2	\$3,419.00	\$298.24	\$3,717.24
3	\$2,882.00	\$285.89	\$3,167.89
4	\$2,410.00	\$275.03	\$2,685.03
5	\$2,011.00	\$265.85	\$2,276.85

This is the first 5 years of premium if the policy was issued at age 60

Policy Year	Surplus Lines		
	Base Premium	Taxes/Fees	Total Premium
1	\$5,843.00	\$353.99	\$6,196.99
2	\$5,091.00	\$336.69	\$5,427.69
3	\$4,293.00	\$318.34	\$4,611.34
4	\$3,593.00	\$302.24	\$3,895.24
5	\$2,999.00	\$288.58	\$3,287.58

This is the first 5 years of premium if the policy was issued at age 64

Policy Year	Surplus Lines		
	Base Premium	Taxes/Fees	Total Premium
1	\$7,257.00	\$386.51	\$7,643.51
2	\$6,339.00	\$365.40	\$6,704.40
3	\$5,358.00	\$342.83	\$5,700.83
4	\$4,500.00	\$323.10	\$4,823.10
5	\$3,762.00	\$306.13	\$4,068.13

Premiums were run for the state of Oregon; occupation class Executive. The base premium is the same for all states; the taxes and policy fees vary by state.

