

***Group Educator Disability Insurance Coverage for Eligible Employees
Monthly Payroll Deduction Illustration***

About your benefit options:

- Group Educator Disability 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.

If your Annual Salary is at least:	You may Select a Monthly Benefit of:	Maximum Benefit Duration		Pre-Existing Condition Period
		Accident 2 years to age 70	Sickness 2 years to age 70	6/12/12
Monthly Payroll Deduction Amounts				
		Opt 1 7/7	Opt 2 30/30	
\$3,600	\$200	\$5.82	\$4.76	
\$5,400	\$300	\$8.73	\$7.14	
\$7,200	\$400	\$11.64	\$9.52	
\$9,000	\$500	\$14.55	\$11.90	
\$10,799	\$600	\$17.46	\$14.28	
\$12,599	\$700	\$20.37	\$16.66	
\$14,399	\$800	\$23.28	\$19.04	
\$16,199	\$900	\$26.19	\$21.42	
\$17,999	\$1,000	\$29.10	\$23.80	
\$19,799	\$1,100	\$32.01	\$26.18	
\$21,599	\$1,200	\$34.92	\$28.56	
\$23,399	\$1,300	\$37.83	\$30.94	
\$25,199	\$1,400	\$40.74	\$33.32	
\$26,999	\$1,500	\$43.65	\$35.70	
\$28,799	\$1,600	\$46.56	\$38.08	
\$30,598	\$1,700	\$49.47	\$40.46	
\$32,398	\$1,800	\$52.38	\$42.84	
\$34,198	\$1,900	\$55.29	\$45.22	
\$35,998	\$2,000	\$58.20	\$47.60	
\$37,798	\$2,100	\$61.11	\$49.98	
\$39,598	\$2,200	\$64.02	\$52.36	
\$41,398	\$2,300	\$66.93	\$54.74	
\$43,198	\$2,400	\$69.84	\$57.12	
\$44,998	\$2,500	\$72.75	\$59.50	
\$46,798	\$2,600	\$75.66	\$61.88	
\$48,598	\$2,700	\$78.57	\$64.26	
\$50,397	\$2,800	\$81.48	\$66.64	
\$52,197	\$2,900	\$84.39	\$69.02	

Rates Effective 1/1/2018

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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		Accident 2 years to age 70	Sickness 2 years to age 70	6/12/12
Monthly Payroll Deduction Amounts				
		Opt 1 7/7	Opt 2 30/30	
\$53,997	\$3,000	\$87.30	\$71.40	
\$55,797	\$3,100	\$90.21	\$73.78	
\$57,597	\$3,200	\$93.12	\$76.16	
\$59,397	\$3,300	\$96.03	\$78.54	
\$61,197	\$3,400	\$98.94	\$80.92	
\$62,997	\$3,500	\$101.85	\$83.30	
\$64,797	\$3,600	\$104.76	\$85.68	
\$66,597	\$3,700	\$107.67	\$88.06	
\$68,397	\$3,800	\$110.58	\$90.44	
\$70,196	\$3,900	\$113.49	\$92.82	
\$71,996	\$4,000	\$116.40	\$95.20	
\$73,796	\$4,100	\$119.31	\$97.58	
\$75,596	\$4,200	\$122.22	\$99.96	
\$77,396	\$4,300	\$125.13	\$102.34	
\$79,196	\$4,400	\$128.04	\$104.72	
\$80,996	\$4,500	\$130.95	\$107.10	
\$82,796	\$4,600	\$133.86	\$109.48	
\$84,596	\$4,700	\$136.77	\$111.86	
\$86,396	\$4,800	\$139.68	\$114.24	
\$88,196	\$4,900	\$142.59	\$116.62	
\$89,996	\$5,000	\$145.50	\$119.00	
\$91,795	\$5,100	\$148.41	\$121.38	
\$93,595	\$5,200	\$151.32	\$123.76	
\$95,395	\$5,300	\$154.23	\$126.14	
\$97,195	\$5,400	\$157.14	\$128.52	
\$98,995	\$5,500	\$160.05	\$130.90	
\$100,795	\$5,600	\$162.96	\$133.28	
\$102,595	\$5,700	\$165.87	\$135.66	

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		Maximum Benefit Duration		Pre-Existing Condition Period
		Accident 2 years to age 70	Sickness 2 years to age 70	6/12/12
If your Annual Salary is at least:	You may Select a Monthly Benefit of:	Monthly Payroll Deduction Amounts		
		Opt 1 7/7	Opt 2 30/30	
\$104,395	\$5,800	\$168.78	\$138.04	
\$106,195	\$5,900	\$171.69	\$140.42	
\$107,995	\$6,000	\$174.60	\$142.80	
\$109,795	\$6,100	\$177.51	\$145.18	
\$111,594	\$6,200	\$180.42	\$147.56	
\$113,394	\$6,300	\$183.33	\$149.94	
\$115,194	\$6,400	\$186.24	\$152.32	
\$116,994	\$6,500	\$189.15	\$154.70	
\$118,794	\$6,600	\$192.06	\$157.08	
\$120,594	\$6,700	\$194.97	\$159.46	
\$122,394	\$6,800	\$197.88	\$161.84	
\$124,194	\$6,900	\$200.79	\$164.22	
\$125,994	\$7,000	\$203.70	\$166.60	
\$127,794	\$7,100	\$206.61	\$168.98	
\$129,594	\$7,200	\$209.52	\$171.36	
\$131,393	\$7,300	\$212.43	\$173.74	
\$133,193	\$7,400	\$215.34	\$176.12	
\$134,993	\$7,500	\$218.25	\$178.50	

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