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Employer funded and voluntary
LONG-TERM DISABILITY
 insurance for employer groups with 2+ lives.

Underwritten by Security Life Insurance Company of America, 10901 Red Circle Drive, Minnetonka, Minnesota, 55343

Employer Funded Plan	Plan I	Plan II	Plan III
Employee Benefit Amount	60% of earnings	60% of earnings	60% of earnings
Maximum Monthly Benefit	\$3,000	\$6,000	\$6,000
Elimination Period	180 days	180 days	180 days
Benefit Duration Period	5 years	5 years	SSNRA
Pre-existing Condition Limitation	12/12	12/12	12/12
Own Occupation Period	2 years	2 years	2 years
Definition of Disability	Zero Day Residual	Zero Day Residual	Zero Day Residual
Special Conditions Limitation	24 months	24 months	24 months
Minimum Benefit	\$100 or 10%	\$100 or 10%	\$100 or 10%
Guarantee Issue	\$3,000	\$3,000 2-9 lives; \$6,000 10+ lives	\$3,000 2-9 lives; \$6,000 10+ lives
Voluntary Plan	Plan I	Plan II	Plan III
Employee Benefit Amount	60% of earnings	60% of earnings	60% of earnings
Maximum Monthly Benefit	\$3,000	\$3,000	\$3,000
Elimination Period	180 days	180 days	180 days
Benefit Duration Period	2 years	5 years	SSNRA
Pre-existing Condition Limitation	12/24	12/24	12/24
Regular Occupation Period	2 years	2 years	2 years
Definition of Disability	Zero Day Residual	Zero Day Residual	Zero Day Residual
Special Conditions Limitation	24 months	24 months	24 months
Minimum Benefit	\$100 or 10%	\$100 or 10%	\$100 or 10%
Guarantee Issue	\$3,000	\$3,000	\$3,000

Product Features:

- Employee Assistance Program (EAP) – eligible for 3 face-to-face visits!
- Full service claims management
- Social Security assistance
- Direct deposit of benefits (Electronic Funds Transfer)
- W-2 preparation
- Survivor Benefit
- Reasonable Accommodation Expense Benefit
- 2 year rate guarantee

What the Benefits Include:

- **Total Disability** – During the own occupation period, your employee is considered totally disabled when unable to perform the material and substantial duties of his or her regular occupation. After the own occupation period, your employee is considered totally disabled when he or she is not able to perform the duties of any occupation for which your employee is reasonably qualified based on training, education and experience, and is not engaged in gainful employment.
- **Partial Disability** – Your employee is eligible for partial benefits if he or she is earning less than 80% of his or her pre-disability earnings.
- **Zero Day Residual** – Your employee can satisfy the elimination period with days of total or partial disability.

- **Work Incentive** – To encourage a prompt, yet safe, return to work, we will not reduce the monthly partial disability benefit paid to your employee during the first 12 months he or she is in a part time return-to-work program unless the combination of benefits plus earnings exceed 100% of his or her pre-disability earnings.
- **Social Security Integration** – We offset benefits paid under this plan by Social Security benefits paid to your employee’s entire family. (State variations may apply.)
- **Special Conditions Limitations** – Benefits are payable for 24 months on claims related to special conditions, drug/alcohol abuse, mental/nervous disorders. (State variations may apply.)
- **Pre-Existing Conditions** – There is a standard 12 month wait (24 for voluntary) on pre-existing conditions for which your employee received treatment within the 12 months immediately prior to effective date of this coverage. (State variations may apply.)

Please contact your Agent for more information. To learn more about Security Life: 800.233.0307 or SecurityLife.com/FiveStar

LIMITATIONS AND EXCLUSIONS

The policy will not cover any period of disability caused by, attributed to, or resulting from:

1. elective procedure or surgery;
2. engaging in any illegal or fraudulent occupation, work, or employment;
3. traveling or flying on any aircraft operated by or under the authority of military or any aircraft being used for experimental purposes;
4. participation in a war, or an act of war, declared or undeclared;
5. active military duty;
6. active participation in a riot, rebellion or insurrection;
7. attempting to commit, or committing, or participating in, an assault or felony;
8. commission of a crime for which you have been convicted;
9. intentionally self-inflicted injury or illness, while sane or insane;
10. attempted suicide, while sane or insane;
11. being legally intoxicated;
12. being under the influence of any narcotic, unless the narcotic is taken under the direction of and as directed by a physician.

We will not pay any benefits for any period that you are confined to any facility because you were convicted of a crime or other illegal act.

*This is only a summary of benefits and is subject to individual state regulations. For complete information, please see the Certificate of Insurance.

UNDERWRITING GUIDELINES

Employer Funded Long-Term Disability:

Minimum Group Size

You can offer this plan if you employ 2 or more full time employees.

Eligibility

Your full time employees working 30 or more hours per week are eligible for this plan.

Employer Restrictions

This plan is only available to employers that have been in business more than one year. Most firms will qualify for this plan; however, please see rate card for specifics.

Groups with less than 10 eligible lives, plans are not available to:

- Groups with an eligible employee age 70 or older
- Groups funded by the government or any government agency
- Groups that are home based
- Groups that are seasonal in nature
- Groups with more than 90% family content

Earnings Definition

Base annual earnings, excluding commissions, bonuses, overtime and other extra compensation.

Minimum Participation Requirements

100% if you pay the full cost of the benefits, with a minimum of 2 enrolled. 100% if your employees contribute toward the cost, when there are less than 5 employees, with a minimum of 2 enrolled. 75% if your employees contribute toward the cost, when there are 5 or more lives, with a minimum of 4 enrolled.

Late Entrant Provision

A late entrant is an employee who contributes toward the cost of this plan, and does not enroll within 31 days of their initial eligibility date. All late entrants will be required to submit evidence of insurability. Coverage can be denied based on information provided. Coverage will become effective on the date underwriting approves the application.

Guarantee Issue

LTD insurance amounts are available on a guarantee issue basis. The amount of the guarantee issue is based on the plan design chosen. Employees eligible for a benefit greater than the guarantee issue amount must submit evidence of insurability for the additional coverage. The coverage over the guarantee issue limit can be denied based on information provided.

Voluntary Long-Term Disability:

Minimum Group Size

You can offer this plan if you employ 2 or more full time employees.

Eligibility

Your full time employees working 30 or more hours per week are eligible for this plan.

Employer Restrictions

This plan is only available to employers that have been in business more than two years. Most firms will qualify for this plan; however, please see rate card for specifics.

Groups with less than 10 eligible lives, plans are not available to:

- Groups with an eligible employee age 70 or older
- Groups funded by the government or any government agency
- Groups that are home based
- Groups that are seasonal in nature
- Groups with more than 90% family content

Earnings Definition

Base annual earnings, excluding commissions, bonuses, overtime and other extra compensation.

Minimum Participation Requirements

100% when there are less than 5 employees, with a minimum of 2 enrolled. 75% of eligible group when there are 5-9 lives. Greater of 8 or 50% of the eligible group for groups with 10 or more eligible lives.

Late Entrant Provision

A late entrant is an employee who contributes toward the cost of this plan, and does not enroll within 31 days of their initial eligibility date. All late entrants will be required to submit evidence of insurability. Coverage can be denied based on information provided. Coverage will become effective on the date underwriting approves the application.

Guarantee Issue

LTD insurance amounts are available on a guarantee issue basis. The amount of the guarantee issue is based on the plan design chosen. Employees eligible for a benefit greater than the guarantee issue amount must submit evidence of insurability for the additional coverage. The coverage over the guarantee issue limit can be denied based on information provided.

FiveStar Long-Term Disability Rates

For Effective Dates September 1, 2011 through March 2012

Employer Funded									
Age	SIC Category A			SIC Category B			SIC Category C		
	Plan I	Plan II	Plan III	Plan I	Plan II	Plan III	Plan I	Plan II	Plan III
less than 30	0.12	0.13	0.18	0.16	0.18	0.25	0.21	0.23	N/A
30-39	0.18	0.19	0.32	0.25	0.27	0.45	0.32	0.35	N/A
40-49	0.38	0.41	0.74	0.53	0.58	1.04	0.68	0.74	N/A
50-59	0.91	1.00	1.34	1.28	1.40	1.88	1.64	1.80	N/A
60+	1.30	1.42	1.42	1.81	1.99	1.99	2.33	2.56	N/A

Voluntary									
Age	SIC Category A			SIC Category B			SIC Category C		
	Plan I	Plan II	Plan III	Plan I	Plan II	Plan III	Plan I	Plan II	Plan III
less than 30	0.16	0.19	0.26	0.22	0.26	0.36	0.29	0.34	N/A
30-39	0.21	0.28	0.47	0.29	0.39	0.66	0.37	0.51	N/A
40-49	0.40	0.60	1.08	0.56	0.85	1.51	0.72	1.09	N/A
50-59	0.93	1.46	1.96	1.30	2.05	2.74	1.67	2.64	N/A
60+	1.67	2.08	2.08	2.34	2.91	2.91	3.00	3.74	N/A

RATES ARE PER \$100 OF MONTHLY COVERED PAYROLL

HOW TO USE THIS CHART

1. Locate the Group's SIC code to determine the rating category.
2. Within the Selected Plan locate the age for each employee.
This will provide the rate to include on the Rate Worksheet

FiveStar Long-Term Disability SIC Tables

CATEGORY A

CATEGORY B

SIC Range	Industry Classification	SIC Range	Industry Classification
2711 - 2799	Printing & Publishing	0741 - 0742	Veterinary Services
3811 - 3899	Instruments & Related Products	2651 - 2699	Paper Products
4711 - 4729	Travel Agencies & Tour Operators	2811 - 2869	Chemicals & Allied Products
6011 - 6099	Depository Institutions	3011 - 3099	Rubber & Plastic Products
6311 - 6399 except 6351 ,6361	Insurance Carriers	3211 - 3299 except 3292	Stone, Clay & Glass Products
6411 - 6499	Insurance Agents & Brokers	3511 - 3599	Machinery, Except Electrical
6711 - 6719	Holding Companies	3611 - 3699	Electrical Equipment
7311 - 7319	Advertising Agencies	3911 - 3999	Misc. Manufacturing Industries
7371 - 7379	Computer & Data Processing Services	4811 - 4899	Communication
7811 - 7829	Motion Picture & Video Tape Production	4911 - 4999	Electric, Gas, & Sanitary Services
8111 - 8199	Legal Services	5011 - 5199	Wholesale Trade
8211 - 8299	Educational Services	5211 - 5299	Retail Trade – Building & Garden Supplies
8611 - 8629, 8641 - 8659	Business & Professional Membership Organizations	5311 - 5399	Retail Trade – General Merchandise Stores
8711 - 8799 except 8744	Engineering, Acctg., Research, Mgmt. & Related Serv.	5611 - 5699	Retail Trade – Apparel & Accessory Stores
		6511 - 6599	Real Estate Operators & Lessors
		7221, 7261, 7291	Personal Services – Photography, Funeral, Taxes
		7321 - 7329	Adjustment & Collection Services
		7331 - 7339	Direct Mail, Reproduction & Stenographic
		7351 - 7359	Equipment & Consumer Goods Rental & Leasing
		7383 - 7389	Other Business Services
		8071 - 8079	Medical & Dental Labs
		8411 - 8499	Museums & Gardens
		8744	Facilities Support Services
		9111 - 9199	Municipal Government

CATEGORY C

CATEGORY D - NOT ELIGIBLE

SIC Range	Industry Classification	SIC Range	Industry Classification
1511 - 1599, except 1521, 1522	General Building Contractors	0111 - 0999 except 0741-0742	Agriculture, Forestry & Fishing
1611 - 1699	Heavy Construction Contractors	1011 - 1499	Mining, Oil & Gas
1711 - 1799	Special Trade Contractors	1521, 1522	General Building Contractors - Residential buildings
2011 - 2099	Food & Kindred Products	2411 - 2429	Logging Camps & Sawmills
2111 - 2199	Tobacco Products	2611 - 2649	Pulp & Paper Mills
2211 - 2299	Textile Mill Products	2871 - 2899	Fertilizers, Pesticides, & Explosives
2311 - 2399	Apparel & Other Textile Products	3292	Asbestos Products
2431 - 2499	Wood Products	3482 - 3489	Ammunition
2511 - 2599	Furniture & Fixtures	4011 - 4099	Railroad Transportation
2911 - 2999	Petroleum & Coal Products	4111 - 4199	Local & Interurban Passenger Transit
3111 - 3199	Leather Products	4311	Postal Services
3311 - 3399	Primary Metal Industries	4411 - 4499	Water & Air Transportation
3411 - 3499 except 3482-3489	Fabricated Metal Products	4731 - 4799	Arrangement of Transportation
3711 - 3799	Transportation Equipment	5511 - 5599	Retail Trade – Auto Dealers & Service Stations
4211 - 4299	Trucking & Warehousing	5811 - 5899	Retail Trade – Eating & Drinking Places
4611 - 4699	Petroleum & Other Pipelines	6111-6199	Non-Depository Institutions
5411 - 5499	Retail Trade – Food Stores	6211 - 6299	Security & Commodity Brokers & Dealers
5711 - 5799	Retail Trade – Furniture & Home Furnishings	6351, 6361	Surety and Title Insurance
5911 - 5999	Retail Trade – Miscellaneous Stores	6721 - 6799	Other Investment Offices
7011 - 7099	Hotels & Other Lodging Places	7361 - 7369	Employment Agencies
7211- 7299 except 7221,7261, 7291	Personal Services	7381 - 7382	Detective and Armored Car Services & Security Systems
7341 - 7349	Cleaning & Maintenance Services	7521	Automobile Parking
7511 - 7599 except 7521	Auto & Truck Rental, Auto Repair	8011 - 8049	Doctor & Dentist Offices
7611 - 7699	Miscellaneous Repair Services	8631 - 8639, 8661 - 8699	Labor Unions & Labor Organizations
7831 - 7899	Theatres, Drive-ins, Video Tape Rental	8811 - 8899	Private Households
7911 - 7999	Amusement & Recreation Services	9211 - 9999	Public Administration and National Security
8051 - 8059	Nursing & Personal Care Facilities		
8061 - 8069	Hospitals		
8081 - 8089	Home Health Care Services		
8091 - 8099	Other Health Services		
8311 - 8399	Social Services		
8911 - 8999	Services, NEC		