

RATES

Pilot Disability Income Insurance *offered exclusively by Harvey W. Watt & Company, Inc.*
Underwritten by Americo Financial Life and Annuity Insurance Company

Monthly Benefits & Premiums*
Available in \$500 increments from \$500 to \$6,000
Rates Per \$500 of Monthly Benefit

Plan-48 6 Month Waiting Period & Up to 48 Month Benefit Rates Per \$500 of Monthly Benefit					
Age	Monthly Premium	Maximum Benefit Period	Age	Monthly Premium	Maximum Benefit Period
27 & Under	\$4.98	48 months	46	\$23.70	48 months
28	\$5.40	48 months	47	\$25.56	48 months
29	\$5.82	48 months	48	\$27.30	48 months
30	\$6.24	48 months	49	\$29.52	48 months
31	\$6.66	48 months	50	\$32.28	48 months
32	\$7.02	48 months	51	\$35.04	48 months
33	\$7.68	48 months	52	\$36.72	48 months
34	\$8.28	48 months	53	\$38.64	48 months
35	\$8.94	48 months	54	\$40.44	48 months
36	\$9.78	48 months	55	\$51.54	48 months
37	\$10.68	48 months	56	\$65.17	36 months
38	\$11.52	48 months	57	\$75.44	36 months
39	\$12.72	48 months	58	\$75.44	30 months
40	\$14.70	48 months	59	\$75.44	30 months
41	\$16.62	48 months	60	\$75.44	24 months
42	\$17.82	48 months	61	\$75.44	24 months
43	\$18.84	48 months	62	\$75.44	18 months
44	\$20.04	48 months	63	\$75.44	12 months
45	\$22.26	48 months	64	\$75.44	6 months

*Claims made for qualified disabling events occurring on or before your 64th birthday will be honored. All benefits cease at age 65.

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Plan-36 6 Month Waiting Period & Up to 36 Month Benefit Rates Per \$500 of Monthly Benefit			Plan-24 6 Month Waiting Period & Up to 24 Month Benefit Rates Per \$500 of Monthly Benefit		
Age	Monthly Premium	Maximum Benefit Period	Age	Monthly Premium	Maximum Benefit Period
29 & Under	\$4.58	36 months	29 & Under	\$3.78	24 months
30 - 34	\$6.56	36 months	30 - 34	\$5.40	24 months
35 - 39	\$9.66	36 months	35 - 39	\$7.98	24 months
40 - 44	\$15.51	36 months	40 - 44	\$12.78	24 months
45 - 49	\$24.50	36 months	45 - 49	\$20.40	24 months
50 - 54	\$33.13	36 months	50 - 54	\$27.30	24 months
55	\$41.24	36 months	55	\$34.08	24 months
56	\$65.17	36 months	56	\$42.35	24 months
57	\$75.44	36 months	57	\$50.63	24 months
58	\$75.44	36 months	58	\$58.90	24 months
59	\$75.44	36 months	59	\$67.16	24 months
60	\$75.44	24 months	60	\$75.44	24 months
61	\$75.44	24 months	61	\$75.44	24 months
62	\$75.44	18 months	62	\$75.44	18 months
63	\$75.44	12 months	63	\$75.44	12 months
64	\$75.44	6 months	64	\$75.44	6 months

*Claims made for qualified disabling events occurring on or before your 64th birthday will be honored. All benefits cease at age 65.

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Lump Sum Benefits & Monthly Premiums*

Available in \$25,000 increments from \$25,000 to \$250,000

Rate per \$1,000 Lump Sum (\$1,000 to \$250,000) \$10 monthly benefit for 6 months included

Lump Sum Plan-A Level Benefit to Age 40

Lump Sum Plan-A – 100 - 250**

Age	Monthly Premium	Lump Sum Benefit
Up to 30	\$.18 per \$1,000 of coverage	\$100,000
30 - 34	\$.26 per \$1,000 of coverage	\$100,000
35 - 39	\$.38 per \$1,000 of coverage	\$100,000
40 - 44	\$.57 per \$1,000 of coverage	At age 40 , coverage reduces annually 5% of the original lump sum benefit amount.
45 - 49	\$.75 per \$1,000 of coverage	
50 - 59	\$.56 per \$1,000 of coverage	

Lump Sum Plan-B Level Benefit to Age 50

Lump Sum Plan-B – 100 - 250**

Age	Monthly Premium	Lump Sum Benefit
Up to 30	\$.18 per \$1,000 of coverage	\$100,000 - \$250,000
30 - 34	\$.26 per \$1,000 of coverage	\$100,000 - \$250,000
35 - 39	\$.38 per \$1,000 of coverage	\$100,000 - \$250,000
40 - 44	\$.68 per \$1,000 of coverage	\$100,000 - \$250,000
45 - 49	\$1.27 per \$1,000 of coverage	\$100,000 - \$250,000
50 - 59	\$1.12 per \$1,000 of coverage	At age 50 , coverage reduces annually by 10% of the original lump sum benefit amount.

*Rates for ages 56 and above are for renewal purposes only.

** Rates for less than \$100,000 are available upon request.

What's the difference between the Monthly Pay benefit and the Lump Sum Catastrophic benefit?

The Monthly Pay benefit can help supplement your income on a monthly basis, including when you are temporarily disabled, but expecting to return to active flight status when your health permits. The Lump Sum is a lump sum benefit, payable when you are permanently unable to fly as defined in the policy. Because each benefit was designed to solve a unique problem, they are often purchased together to cover most scenarios.

Can the benefit be increased when the policy is in effect?

Yes. While you are within the issue age limits and not disabled, you may apply to increase your benefits. Additional underwriting may apply; contact Harvey H. Watt & Company, for more information.

Can I be singled out for a rate increase if my health changes?

No. Once you are approved and your coverage remains in effect, your monthly premium rate cannot be changed due to a change in an individual's health. Changes to monthly premiums may only take place when changes will apply for everyone on a class basis.

When does my coverage take effect?

Each application is given prompt attention as soon as results of your medical underwriting are available. Coverage is effective on the first day of the month following the date your application is approved and we've received your first premium.

HERE'S HOW TO APPLY

1. Determine the coverage you wish to apply for, including the insurance benefit(s) and amount(s) of coverage.
2. Complete the application for Aviation Health Association membership.
3. Print and complete the entire Application for Individual Insurance Pilot Occupational Disability Insurance Coverage and remember to sign and date the application!
4. Print and complete one of the following forms to arrange payments:
 - a. ACH Payment Authorization Form
 - b. Payroll Deduction Authorization Form
5. Mail or fax all of the completed forms to:
Harvey W. Watt & Company, Inc.
Attn: New Business
PO Box 20787
Atlanta, GA 30320
FAX: 404.761.8326 or 404.768.5594

If additional information or underwriting is required, you will be notified by Harvey Watt & Co. For any additional questions, please call 800.241.6103.