

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

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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.