

EDUCATOR SALARY PROTECTION PLAN

Short Term Plan (Gold Plan) - 20 Payments Per Year

Annual Salary	Monthly Salary	Disability Monthly Benefit	Hospital Indemnity Benefit	AD&D Benefit	14 Day Elimination Period	60 Day Elimination Period	90 Day Elimination Period
3,600	300	200	400	2,000	4.57	2.59	2.28
5,400	450	300	600	3,000	6.86	3.89	3.42
7,200	600	400	800	4,000	9.14	5.18	4.56
9,000	750	500	1,000	5,000	11.43	6.48	5.70
10,800	900	600	1,200	6,000	13.72	7.78	6.84
12,600	1,050	700	1,400	7,000	16.00	9.07	7.98
14,400	1,200	800	1,600	8,000	18.29	10.37	9.12
16,200	1,350	900	1,800	9,000	20.57	11.66	10.26
18,000	1,500	1,000	2,000	10,000	22.86	12.96	11.40
19,800	1,650	1,100	2,200	11,000	25.15	14.26	12.54
21,600	1,800	1,200	2,400	12,000	27.43	15.55	13.68
23,400	1,950	1,300	2,600	13,000	29.72	16.85	14.82
25,200	2,100	1,400	2,800	14,000	32.00	18.14	15.96
27,000	2,250	1,500	3,000	15,000	34.29	19.44	17.10
28,800	2,400	1,600	3,200	16,000	36.58	20.74	18.24
30,600	2,550	1,700	3,400	17,000	38.86	22.03	19.38
32,400	2,700	1,800	3,600	18,000	41.15	23.33	20.52
34,200	2,850	1,900	3,800	19,000	43.43	24.62	21.66
36,000	3,000	2,000	4,000	20,000	45.72	25.92	22.80
37,800	3,150	2,100	4,200	21,000	48.01	27.22	23.94
39,600	3,300	2,200	4,400	22,000	50.29	28.51	25.08
41,400	3,450	2,300	4,600	23,000	52.58	29.81	26.22
43,200	3,600	2,400	4,800	24,000	54.86	31.10	27.36
45,000	3,750	2,500	5,000	25,000	57.15	32.40	28.50
46,800	3,900	2,600	5,200	26,000	59.44	33.70	29.64
48,600	4,050	2,700	5,400	27,000	61.72	34.99	30.78
50,400	4,200	2,800	5,600	28,000	64.01	36.29	31.92
52,200	4,350	2,900	5,800	29,000	66.29	37.58	33.06
54,000	4,500	3,000	6,000	30,000	68.58	38.88	34.20
55,800	4,650	3,100	6,200	31,000	70.87	40.18	35.34
57,600	4,800	3,200	6,400	32,000	73.15	41.47	36.48
59,400	4,950	3,300	6,600	33,000	75.44	42.77	37.62
61,200	5,100	3,400	6,800	34,000	77.72	44.06	38.76
63,000	5,250	3,500	7,000	35,000	80.01	45.36	39.90
64,800	5,400	3,600	7,200	36,000	82.30	46.66	41.04
66,600	5,550	3,700	7,400	37,000	84.58	47.95	42.18
68,400	5,700	3,800	7,600	38,000	86.87	49.25	43.32
70,200	5,850	3,900	7,800	39,000	89.15	50.54	44.46
72,000	6,000	4,000	8,000	40,000	91.44	51.84	45.60

EDUCATOR SALARY PROTECTION PLAN

Short Term Plan (Gold Plan) - 20 Payments Per Year

Annual Salary	Monthly Salary	Disability Monthly Benefit	Hospital Indemnity Benefit	AD&D Benefit	14 Day Elimination Period	60 Day Elimination Period	90 Day Elimination Period
73,800	6,150	4,100	8,200	41,000	93.73	53.14	46.74
75,600	6,300	4,200	8,400	42,000	96.01	54.43	47.88
77,400	6,450	4,300	8,600	43,000	98.30	55.73	49.02
79,200	6,600	4,400	8,800	44,000	100.58	57.02	50.16
81,000	6,750	4,500	9,000	45,000	102.87	58.32	51.30
82,800	6,900	4,600	9,200	46,000	105.16	59.62	52.44
84,600	7,050	4,700	9,400	47,000	107.44	60.91	53.58
86,400	7,200	4,800	9,600	48,000	109.73	62.21	54.72
88,200	7,350	4,900	9,800	49,000	112.01	63.50	55.86
90,000	7,500	5,000	10,000	50,000	114.30	64.80	57.00
91,800	7,650	5,100	10,200	51,000	116.59	66.10	58.14
93,600	7,800	5,200	10,400	52,000	118.87	67.39	59.28
95,400	7,950	5,300	10,600	53,000	121.16	68.69	60.42
97,200	8,100	5,400	10,800	54,000	123.44	69.98	61.56
99,000	8,250	5,500	11,000	55,000	125.73	71.28	62.70
100,800	8,400	5,600	11,200	56,000	128.02	72.58	63.84
102,600	8,550	5,700	11,400	57,000	130.30	73.87	64.98
104,400	8,700	5,800	11,600	58,000	132.59	75.17	66.12
106,200	8,850	5,900	11,800	59,000	134.87	76.46	67.26
108,000	9,000	6,000	12,000	60,000	137.16	77.76	68.40
109,800	9,150	6,100	12,200	61,000	139.45	79.06	69.54
111,600	9,300	6,200	12,400	62,000	141.73	80.35	70.68
113,400	9,450	6,300	12,600	63,000	144.02	81.65	71.82
115,200	9,600	6,400	12,800	64,000	146.30	82.94	72.96
117,000	9,750	6,500	13,000	65,000	148.59	84.24	74.10
118,800	9,900	6,600	13,200	66,000	150.88	85.54	75.24
120,600	10,050	6,700	13,400	67,000	153.16	86.83	76.38
122,400	10,200	6,800	13,600	68,000	155.45	88.13	77.52
124,200	10,350	6,900	13,800	69,000	157.73	89.42	78.66
126,000	10,500	7,000	14,000	70,000	160.02	90.72	79.80
127,800	10,650	7,100	14,200	71,000	162.31	92.02	80.94
129,600	10,800	7,200	14,400	72,000	164.59	93.31	82.08
131,400	10,950	7,300	14,600	73,000	166.88	94.61	83.22
133,200	11,100	7,400	14,800	74,000	169.16	95.90	84.36
135,000	11,250	7,500	15,000	75,000	171.45	97.20	85.50

EDUCATOR SALARY PROTECTION PLAN

Long Term Plan (Platinum Plan) - 20 Payments Per Year

Annual Salary	Monthly Salary	Disability Monthly Benefit	Hospital Indemnity Benefit	AD&D Benefit	14 Day Elimination Period	60 Day Elimination Period	90 Day Elimination Period
3,600	300	200	400	2,000	5.20	2.92	2.54
5,400	450	300	600	3,000	7.79	4.37	3.82
7,200	600	400	800	4,000	10.39	5.83	5.09
9,000	750	500	1,000	5,000	12.99	7.29	6.36
10,800	900	600	1,200	6,000	15.59	8.75	7.63
12,600	1,050	700	1,400	7,000	18.19	10.21	8.90
14,400	1,200	800	1,600	8,000	20.78	11.66	10.18
16,200	1,350	900	1,800	9,000	23.38	13.12	11.45
18,000	1,500	1,000	2,000	10,000	25.98	14.58	12.72
19,800	1,650	1,100	2,200	11,000	28.58	16.04	13.99
21,600	1,800	1,200	2,400	12,000	31.18	17.50	15.26
23,400	1,950	1,300	2,600	13,000	33.77	18.95	16.54
25,200	2,100	1,400	2,800	14,000	36.37	20.41	17.81
27,000	2,250	1,500	3,000	15,000	38.97	21.87	19.08
28,800	2,400	1,600	3,200	16,000	41.57	23.33	20.35
30,600	2,550	1,700	3,400	17,000	44.17	24.79	21.62
32,400	2,700	1,800	3,600	18,000	46.76	26.24	22.90
34,200	2,850	1,900	3,800	19,000	49.36	27.70	24.17
36,000	3,000	2,000	4,000	20,000	51.96	29.16	25.44
37,800	3,150	2,100	4,200	21,000	54.56	30.62	26.71
39,600	3,300	2,200	4,400	22,000	57.16	32.08	27.98
41,400	3,450	2,300	4,600	23,000	59.75	33.53	29.26
43,200	3,600	2,400	4,800	24,000	62.35	34.99	30.53
45,000	3,750	2,500	5,000	25,000	64.95	36.45	31.80
46,800	3,900	2,600	5,200	26,000	67.55	37.91	33.07
48,600	4,050	2,700	5,400	27,000	70.15	39.37	34.34
50,400	4,200	2,800	5,600	28,000	72.74	40.82	35.62
52,200	4,350	2,900	5,800	29,000	75.34	42.28	36.89
54,000	4,500	3,000	6,000	30,000	77.94	43.74	38.16
55,800	4,650	3,100	6,200	31,000	80.54	45.20	39.43
57,600	4,800	3,200	6,400	32,000	83.14	46.66	40.70
59,400	4,950	3,300	6,600	33,000	85.73	48.11	41.98
61,200	5,100	3,400	6,800	34,000	88.33	49.57	43.25
63,000	5,250	3,500	7,000	35,000	90.93	51.03	44.52
64,800	5,400	3,600	7,200	36,000	93.53	52.49	45.79
66,600	5,550	3,700	7,400	37,000	96.13	53.95	47.06
68,400	5,700	3,800	7,600	38,000	98.72	55.40	48.34
70,200	5,850	3,900	7,800	39,000	101.32	56.86	49.61
72,000	6,000	4,000	8,000	40,000	103.92	58.32	50.88

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Annual Salary	Monthly Salary	Disability Monthly Benefit	Hospital Indemnity Benefit	AD&D Benefit	14 Day Elimination Period	60 Day Elimination Period	90 Day Elimination Period
73,800	6,150	4,100	8,200	41,000	106.52	59.78	52.15
75,600	6,300	4,200	8,400	42,000	109.12	61.24	53.42
77,400	6,450	4,300	8,600	43,000	111.71	62.69	54.70
79,200	6,600	4,400	8,800	44,000	114.31	64.15	55.97
81,000	6,750	4,500	9,000	45,000	116.91	65.61	57.24
82,800	6,900	4,600	9,200	46,000	119.51	67.07	58.51
84,600	7,050	4,700	9,400	47,000	122.11	68.53	59.78
86,400	7,200	4,800	9,600	48,000	124.70	69.98	61.06
88,200	7,350	4,900	9,800	49,000	127.30	71.44	62.33
90,000	7,500	5,000	10,000	50,000	129.90	72.90	63.60
91,800	7,650	5,100	10,200	51,000	132.50	74.36	64.87
93,600	7,800	5,200	10,400	52,000	135.10	75.82	66.14
95,400	7,950	5,300	10,600	53,000	137.69	77.27	67.42
97,200	8,100	5,400	10,800	54,000	140.29	78.73	68.69
99,000	8,250	5,500	11,000	55,000	142.89	80.19	69.96
100,800	8,400	5,600	11,200	56,000	145.49	81.65	71.23
102,600	8,550	5,700	11,400	57,000	148.09	83.11	72.50
104,400	8,700	5,800	11,600	58,000	150.68	84.56	73.78
106,200	8,850	5,900	11,800	59,000	153.28	86.02	75.05
108,000	9,000	6,000	12,000	60,000	155.88	87.48	76.32
109,800	9,150	6,100	12,200	61,000	158.48	88.94	77.59
111,600	9,300	6,200	12,400	62,000	161.08	90.40	78.86
113,400	9,450	6,300	12,600	63,000	163.67	91.85	80.14
115,200	9,600	6,400	12,800	64,000	166.27	93.31	81.41
117,000	9,750	6,500	13,000	65,000	168.87	94.77	82.68
118,800	9,900	6,600	13,200	66,000	171.47	96.23	83.95
120,600	10,050	6,700	13,400	67,000	174.07	97.69	85.22
122,400	10,200	6,800	13,600	68,000	176.66	99.14	86.50
124,200	10,350	6,900	13,800	69,000	179.26	100.60	87.77
126,000	10,500	7,000	14,000	70,000	181.86	102.06	89.04
127,800	10,650	7,100	14,200	71,000	184.46	103.52	90.31
129,600	10,800	7,200	14,400	72,000	187.06	104.98	91.58
131,400	10,950	7,300	14,600	73,000	189.65	106.43	92.86
133,200	11,100	7,400	14,800	74,000	192.25	107.89	94.13
135,000	11,250	7,500	15,000	75,000	194.85	109.35	95.40