

Applied Intellect LLC
Life and Disability Comparisons

Basic Life and AD&D

<i>Benefit Description</i>	OPTION 1	
	THE HARTFORD	
<i>Life Benefit Amount</i>	\$50,000	
<i>Benefit Reduction Schedule</i>	35% @Age 65, 50% @Age 70	
<i>AD&D Benefit Amount</i>	Equal to the Employee Life Benefit Amount	
	Current Rates	Renewal Rates
<i>Life Rates</i>	\$0.205 per \$1,000 benefit	\$0.246 per \$1,000 benefit
<i>AD&D Rates</i>	\$0.026 per \$1,000 benefit	\$0.031 per \$1,000 benefit

Short Term Disability

<i>Benefit Description</i>	OPTION 1	
	THE HARTFORD	
<i>Weekly Benefit Percentage of Weekly Earnings</i>	60%	
<i>Maximum Weekly Benefit</i>	\$1,500	
<i>Elimination Period</i>	14 Days, Benefit Starts On 15th Day	
<i>Duration of Benefits</i>	11 Weeks	
	Current Rates	Renewal Rates
<i>Short Term Disability Rates</i>	\$0.276 per \$10 Weekly Benefit	\$0.331 per \$10 Weekly Benefit

Long Term Disability

<i>Benefit Description</i>	OPTION 1	
	THE HARTFORD	
<i>Monthly Benefit Percentage of Monthly Earnings</i>	60%	
<i>Maximum Monthly Benefit</i>	\$6,000	
<i>Minimum Monthly Benefit</i>	Greater of \$100 or 10%	
<i>Elimination Period</i>	90 Days	
<i>Duration of Benefits</i>	Age 65 or SSNRA	
	Current Rates	Renewal Rates
<i>Long Term Disability Rates</i>	\$0.256 per \$100 of Covered Payroll	\$0.307 per \$100 of Covered Payroll