

VOLUNTARY DISABILITY INSURANCE INTEREST SURVEY

Your employer is considering offering a group disability program to all employees. Disability insurance helps protect your income if an accident or illness prevents you from being able to work. This program is 100% employee-paid and would be available through payroll deduction. A minimum of 10 eligible employees must enroll in order to implement the plan.

To help your employer determine the level of interest in a disability program, we have put together a short employee survey. The plan overview, describing the program currently being considered by your employer, should help you answer any questions you may have. We would appreciate your help by completing the lower half of this form and returning it to:

(Employer Contact Name) by (05/01/2006).

Key Features of Voluntary Disability

- You can elect up to 60% of your pre-disability salary in units of \$100, up to a maximum of \$5,000 per month.
- 24-Hour Coverage - both on and off the job accidents, injuries, sickness are covered.
- Benefits are payable to age 65 (or 2 years if longer) for qualified claimants.
- 3-month benefit is paid to eligible survivors if you die while receiving benefits.
- No medical questions. A pre-existing conditions limitation will apply.
- Benefits begin after (#) months of disability.
- Return to work on a limited basis is allowed and encouraged while still qualifying for benefits.
- Benefits are non-taxable if premiums are paid with after-tax dollars.

-----Interest Survey-----

1. Do you have any other form of disability insurance? Yes No
2. Indicate your earnings level: < \$20,000 \$20,000 - \$35,000 \$35,000 +
3. Indicate your interest level in this program:
 very interested somewhat interested not interested
4. If somewhat interested, what key factor would influence your decision?

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