

**COMPANION
LTD RATE MATCHING PROGRAM**

EFFECTIVE IMMEDIATELY

The following criteria and restrictions will apply for the LTD Rate Matching Program

General

- Number of lives is between 10 and 100 employees
- Trial period through 1st quarter 2008

Rates

- Two year rate guarantee
- Rate would be equal to renewal rate(if within 60 days); otherwise the inforce rate

Plan Design

- Groups must have plan designs that fall within these parameters to be eligible for the rate match program:

Benefit Percent:	60% or less
Plan Maximum:	\$6,000 or less
Disability Definition:	24 month own occ
Elimination Period:	90 or 180 day
Integration:	Family
Duration:	RBD or SSNRA
Pre-ex:	3/6/12
MN/SA Limitation:	24 month
Contribution Basis:	Non-Contributory

- No Cost of Living Adjustments, Pension Contribution or Activities of Daily Living options on plan design

SIC Codes

- SIC codes *not eligible* for rate matching:

762	Farms and Ranches
781	Landscaping, Lawn and Garden Services
911	Fishing, Hunting, Trapping
1000 - 1299	Mining - Metal, Coal, Lignite
1300 - 1399	Oil and Gas Extraction
1400 - 1499	Mining and Quarrying
1794	Excavation Work
2892	Explosive Materials
3292	Asbestos Products – Manufacturing
3480 - 3499	Ammunition and Accessories
4000 - 4099	Railroad Transportation
4121	Taxicabs
4200 - 4299	Motor and Freight Transportation
4300 - 4399	US Postal Service
4950 - 4999	Sanitary Services
7360 - 7369	Employment Agencies
7900 - 7999	Amusement and Recreation Services
8000 - 8099	Medical Groups, Dentists, Hospitals
8100 - 8199	Legal Services
8300 - 8399	Social Services
8600 - 8699	Professional Organizations
8800 - 8899	Private Households
9111 - 9999	Public Administration