<table>
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<tr>
<th>INDIVIDUAL POLICIES</th>
<th>HIGHLIGHTS</th>
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<td><strong>SHORT-TERM DISABILITY</strong>&lt;br&gt;Policy Series AS97000&lt;br&gt;In the case of illness or injury, it helps your employees maintain their standard of living and helps them pay bills.</td>
<td>- Selection of:&lt;br&gt;  - Monthly benefit amount&lt;br&gt;  - Elimination period&lt;br&gt;  - Benefit period&lt;br&gt;  - Guaranteed-renewable to age 75&lt;br&gt;- Benefits paid directly to your employees, unless they choose otherwise&lt;br&gt;- Benefits paid regardless of any other insurance</td>
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<td><strong>LIFE</strong>&lt;br&gt;Policy Series AS60000&lt;br&gt;Provides term or whole life insurance.</td>
<td>- Can provide up to $250,000 of whole life insurance or term life insurance&lt;br&gt;- Waiver of Premium Benefit&lt;br&gt;- Accelerated Death Payment&lt;br&gt;- Optional Spouse and Child Term Life Insurance Riders&lt;br&gt;- Optional Accidental Death Benefit Rider</td>
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<td><strong>HOSPITAL CONFINEMENT INDEMNITY</strong>&lt;br&gt;Policy Series AS89000&lt;br&gt;Helps with the uncovered expenses of a hospital stay.</td>
<td>- Annual Hospitalization Confinement Benefit&lt;br&gt;- Daily Hospital Confinement Benefit&lt;br&gt;- Surgical Benefit&lt;br&gt;- Rehabilitation Unit Benefit&lt;br&gt;- Invasive Diagnostic Exams Benefit</td>
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<td><strong>HOSPITAL CONFINEMENT SICKNESS INDEMNITY</strong>&lt;br&gt;Policy Series A 485000&lt;br&gt;Provides a physician feature that helps cover sickness, accident, and wellness visits in addition to the plan’s basic sickness-only benefits.</td>
<td>- Physician Visits Benefit&lt;br&gt;- Initial Hospitalization Benefit&lt;br&gt;- Major Diagnostic Exams Benefit&lt;br&gt;- Surgical Benefit&lt;br&gt;- Hospital Confinement Benefit</td>
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<td><strong>DENTAL</strong>&lt;br&gt;Policy Series AS20000&lt;br&gt;A portable, no-deductible plan that offers freedom of choice and no coordination of benefits.</td>
<td>- No network restrictions&lt;br&gt;- Portable&lt;br&gt;- Guaranteed-renewable&lt;br&gt;- Pays regardless of any other insurance your employees have&lt;br&gt;- No deductible&lt;br&gt;- Easy to understand</td>
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<td><strong>VISION</strong>&lt;br&gt;Policy Series VSN100&lt;br&gt;Helps delay the cost of regular eye exams and treatment of eye diseases.</td>
<td>- Eye Examination Benefit&lt;br&gt;- Vision Correction Benefit&lt;br&gt;- Specific Eye Diseases/Disorders Benefit&lt;br&gt;- Eye Surgery Benefit&lt;br&gt;- No network restrictions</td>
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<td><strong>HOSPITAL INTENSIVE CARE</strong>&lt;br&gt;Policy Series A184000&lt;br&gt;Helps cover expenses related to confinement to a hospital intensive care unit (ICU).</td>
<td>- Daily Hospital Intensive Care Unit Confinement Benefit&lt;br&gt;- Daily Step-Down Intensive Care Unit Confinement Benefit&lt;br&gt;- Ambulance Benefit&lt;br&gt;- Major Human Organ Transplant Benefit</td>
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<td><strong>ACCIDENT</strong>&lt;br&gt;Policy Series AS30000&lt;br&gt;Helps provide a financial cushion if an accident occurs.</td>
<td>- Emergency Treatment Benefit&lt;br&gt;- Specific-Sum Injuries Benefit&lt;br&gt;- Accidental-Death Benefit&lt;br&gt;- Initial Hospitalization Benefit&lt;br&gt;- Hospital Confinement Benefit</td>
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<td><strong>CANCER/SPECIFIED-DISEASE</strong>&lt;br&gt;Policy Series AT86100&lt;br&gt;Helps with medical expenses related to cancer treatment.</td>
<td>- Initial Diagnosis Benefit&lt;br&gt;- Hospital Confinement Benefit&lt;br&gt;- Radiation and Chemotherapy Benefits&lt;br&gt;- Surgical/Anesthesia Benefit&lt;br&gt;- Ambulance, Transportation, and Lodging Benefits&lt;br&gt;- Cancer Wellness Benefit</td>
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<td><strong>LUMP SUM CRITICAL ILLNESS</strong>&lt;br&gt;Policy Series AT20000&lt;br&gt;Provides a simple cash benefit to your employees if they’re diagnosed or treated for critical illness events.</td>
<td>- Pays a lump sum benefit up to $30,000 for a critical illness event: heart attack, stroke, coma, paralysis, major human organ transplant, end-stage renal failure&lt;br&gt;- Pays a benefit for a recurrence of the same critical illness event or an occurrence of a different critical illness event with no lifetime maximum</td>
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<td><strong>CRITICAL CARE AND RECOVERY (SPECIFIED HEALTH EVENT)</strong>&lt;br&gt;Policy Series AT10000&lt;br&gt;Helps with the medical expenses related to a covered serious health event.</td>
<td>- Pays a First-Occurrence Benefit, as well as Hospital Confinement and Continuing Care Benefits for heart attack, stroke, sudden cardiac arrest, coronary artery bypass surgery, end-stage renal failure, major human organ transplant, major third-degree burns, coma, paralysis</td>
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This is a brief policy overview only. Policies may not be available in all states. Benefits and coverage are determined by state and plan level selected. Please see your Affiliates’ insurance agent for policy benefits, limitations, and exclusions.