



**Lincoln Financial Short Term Disability
7/7 Elimination 6 Month Benefit**

Monthly Disability Income Benefit	Annual Income Required for "60%" Benefit Amount	18 - 39 Semi-Monthly Premium	40 - 49 Semi-Monthly Premium	50 - 59 Semi-Monthly Premium	60 - 64 Semi-Monthly Premium
\$300	\$6,000	\$3.23	\$3.80	\$5.34	\$5.54
\$400	\$8,000	\$4.30	\$5.06	\$7.12	\$7.38
\$500	\$10,000	\$5.38	\$6.33	\$8.90	\$9.23
\$600	\$12,000	\$6.45	\$7.59	\$10.68	\$11.07
\$700	\$14,000	\$7.53	\$8.86	\$12.46	\$12.92
\$800	\$16,000	\$8.60	\$10.12	\$14.24	\$14.76
\$900	\$18,000	\$9.68	\$11.39	\$16.02	\$16.61
\$1,000	\$20,000	\$10.75	\$12.65	\$17.80	\$18.45
\$1,100	\$22,000	\$11.83	\$13.92	\$19.58	\$20.30
\$1,200	\$24,000	\$12.90	\$15.18	\$21.36	\$22.14
\$1,300	\$26,000	\$13.98	\$16.45	\$23.14	\$23.99
\$1,400	\$28,000	\$15.05	\$17.71	\$24.92	\$25.83
\$1,500	\$30,000	\$16.13	\$18.98	\$26.70	\$27.68
\$1,600	\$32,000	\$17.20	\$20.24	\$28.48	\$29.52
\$1,700	\$34,000	\$18.28	\$21.51	\$30.26	\$31.37
\$1,800	\$36,000	\$19.35	\$22.77	\$32.04	\$33.21
\$1,900	\$38,000	\$20.43	\$24.04	\$33.82	\$35.06
\$2,000	\$40,000	\$21.50	\$25.30	\$35.60	\$36.90
\$2,100	\$42,000	\$22.58	\$26.57	\$37.38	\$38.75
\$2,200	\$44,000	\$23.65	\$27.83	\$39.16	\$40.59
\$2,300	\$46,000	\$24.73	\$29.10	\$40.94	\$42.44
\$2,400	\$48,000	\$25.80	\$30.36	\$42.72	\$44.28
\$2,500	\$50,000	\$26.88	\$31.63	\$44.50	\$46.13

Values of this plan include:

1. Guaranteed Issue product. No underwriting at time of application.
2. Plan pays beginning at 8th day for accident and 8th day for sicknesses, and will provide benefits for up to 6 months.