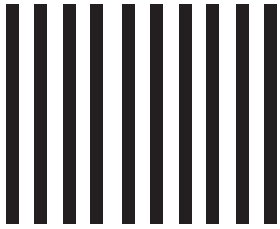


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1. Source: Council for Disability Awareness (CDA) Long-Term Disability Claims Review, 2008.
2. Policy terms and conditions may vary, including, but not limited to, elimination periods. A person's eligibility for disability benefits may vary from the results stated in this table. The diagnosis of these medical conditions alone does not entitle an individual to disability benefits. A person's eligibility for benefits is determined on a case-by-case basis according to the terms and conditions of the policy.

Results may vary due to the degree or severity of the medical condition and occupational impairment, and according to differences in the terms and conditions of the various policies the Company offers. Please contact your agent or broker concerning any questions you may have regarding any policy you are considering purchasing.

3. Retirement Protection Plus is not a pension plan or a substitute for one.

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KEEP YOUR INCOME STRONG

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THE REALITY: WE'RE VULNERABLE

The causes for disabilities are more common than you might think. According to a claims review conducted by the Council for Disability Awareness (CDA)¹, common examples of long-term disabilities include:

- Neck and back pain; joint, muscle and tendon' disorders; foot, and hand disorders
- Cancer
- Heart and circulatory disorders, strokes
- Physical injuries

Plus, a recent sampling of paid disability claims as shown in the following chart, substantiates the CDA's findings. This chart also helps to refute other common misconceptions such as, disabilities cannot happen to younger people or that they are largely due to work-related accidents.

Occupation	Claim Onset	Policy Issued	Claim Onset Date	Sex	Disability Diagnosis
Accountant	41	11/14/05	9/07/07	F	Huntington's Disease
Architect	57	6/04/04	1/15/08	M	Pancreatic Cancer
Attorney at Law	52	3/01/05	12/06/05	F	Brain Injury
Dentist	42	3/05/05	4/04/08	M	Multiple Sclerosis
ER Physician	54	2/01/05	5/20/07	M	Heart Disease
Executive	45	9/19/01	11/16/06	M	Leukemia
Manager	45	4/06/01	8/01/06	F	Lumbosacral Neuritis
Nurse	58	5/02/02	2/28/08	F	Vertigo
Pediatrician	53	2/26/07	2/24/08	M	Benign Neoplasm of Brain
Physical Therapist	55	7/24/07	1/07/08	M	Aortic Aneurysm
Physician	43	7/01/04	5/27/07	F	Malignant Lymphoma
Physician	44	1/24/02	11/22/07	M	Degenerative Disc Disease
Surgical Assistant	35	8/12/04	5/19/08	F	Pregnancy
Vice President	37	4/09/03	12/14/06	F	Breast Cancer

KEEPING YOUR INCOME STRONG

The objective of protecting one's income is to ensure that, in the event of a disability, your income replacement is one that works to maintain your finances and your goals. So even if you have some type of income protection in place, you may still need more, especially if your plan does not cover all your types of income, such as bonuses, commissions, and retirement plan contributions.

THE MEANS TO PROTECT MORE

The importance of protecting your income is paramount. The strategy you put in place today will help protect your life's goals and thus your future. Find out more about the industry-leading products available through this program that can be purchased to help protect your income, your business should you have one, and your retirement.³ All at a 10% permanent premium discount.*

LEARN MORE

While there's no way to know whether or not you will be affected by a long-term disability, it does help to know the facts so you can learn more about what you can do to protect yourself—and your income. Learn more today.

- Request a *complimentary* Income Analysis by using the attached Business Reply Card.
- Contact ISI New England directly to schedule an appointment.

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Yes! I WISH TO LEARN MORE.

Please contact me. I would like to receive a complimentary Income Analysis.

Name of Association Hartford County Bar Association	
Name	
Telephone	
E-mail Address	
Address	
Occupation	Year of Birth
Do you own any income insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Any questions you would like to have addressed by ISI New England?	

LEARN MORE

The Council for Disability Awareness (CDA) is a non-profit organization formed to help increase awareness of the growing instances of disability.

Visit www.disabilitycanhappen.org for more information, tools and resources.

Mail this card today.