



Extra Financial Resources When
Incomes Are Temporarily Interrupted

New Optional Benefit Enhancement for Association Members



**KANSAS BAR
ASSOCIATION**

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wageprotector.com/kba



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When paychecks take a hit...

To illustrate the need for temporary loss of income insurance protection, we have created three examples of families who didn't sign up for Wage Protector® - and were suddenly faced with a significant income shortfall.



John & Sally

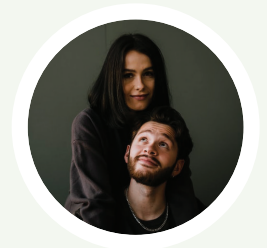
A young married couple with a growing family

John and Sally had good incomes and were doing great. They had just moved into a new house with their growing family. Then, all of a sudden, Sally was laid off from her company, reducing their income by more than half. They didn't know how they were going to make their next mortgage payment.

Alicia & Anthony

Two professionals starting their careers

Alicia and Anthony both had high-paying jobs in the city, and were well respected in their community. Then Anthony was seriously injured in a car accident, putting him out of work. Like many Americans, they lived paycheck-to-paycheck and hadn't planned much for the future.



Trevor

An independent contractor with two kids

Trevor had worked as an independent contractor for almost 15 years when he was suddenly sidelined with a stomach ulcer. His doctor told him that he would be out of work for at least 3 months while he recovered. Trevor was unsure of how he would be able to afford his children's school tuition.

No matter what the reason may be for being unable to work, the bills don't stop coming in. Like everyone else, these families had critical obligations that they just had to keep up with - the mortgage, car payments, pre-school for the kids, etc.

They're all okay now, but the extra money from Wage Protector sure would have come in handy.

Wage Protector can help pay the bills.

What is Wage Protector®?

When an individual's income takes a hit, unemployment benefits or disability insurance often will not be enough. Difficult decisions must be made – which expenses to prioritize and which to cut.

Wage Protector is a new kind of insurance program that provides extra financial resources when your income is temporarily interrupted because of:

- **Inability to work due to a disabling injury or illness**
- **Involuntary Unemployment**
- **Re-employment at a reduced income**
(creating a "Salary Gap")

Wage Protector is specifically designed to be a short-term bridge providing supplementary funds for up to 12 months to help individuals and families get back on their financial feet.

Benefits are paid directly to the insured and can be used at their discretion to help meet critical financial obligations, such as:

- **Mortgage or rent payments**
- **Car loans**
- **Childcare**

...or for any other purpose.



**Wage Protector
is available exclusively through
sponsoring Bar Associations.**

NOT OFFERED TO THE GENERAL PUBLIC

Plan Highlights

ISI Bar Associations – Dual Option Plan

- Exclusive Member Benefit – Not Available to the General Public
- Both Employees (W-2) and Independent Contractors/Self-Employed (1099) Can Apply
- No Physical Exam or Health Questionnaire Required to Qualify
- Choice of Coverage - Disability Only or 3-in-1 Coverage
- Choice of Monthly Benefit Amounts - up to \$3,750 Per Month Available
- Choice of Benefit Payment Periods - up to 12 Months
- Benefits are Paid Directly to You to Use as You Decide
- Unique SALARYGAP® Benefit (New Job at a Reduced Income Following Covered Unemployment)
- Involuntary Unemployment Coverage Includes Pandemics And Other Natural Disasters
- Disability Benefits Paid In Addition To Any Other Insurance
- Portable - Coverage Stays With You Even if You Change Jobs

Who Can Be Covered?

Eligibility for this program is broader than for a typical Association group plan because individual policies are issued to each eligible person who applies. Each applicant must be age 18-69 and “Actively-at-Work.” Coverage can be continued to the next policy anniversary following attainment of age 70 (exception: South Carolina where there is no limitation).



Members



Spouses



Associates/Staff
(*& their spouses, too!*)

Spouse eligibility has been included because so many families today depend on the income of both spouses. The eligible member, or employee of a member, does not have to enroll for the spouse to sign up.

What's Covered

Wage Protector® is specifically designed to help meet important financial obligations when someone's livelihood is temporarily compromised due to disability, job loss or re-employment at a lower income.



Disability *due to illness or injury*

The bills, of course, don't stop. Wage Protector provides additional income while recovering - in addition to any other disability insurance available.

Job Loss *involuntary unemployment*

Not everyone gets a comprehensive severance package - Wage Protector helps make sure that important financial responsibilities can be met when incomes are disrupted by involuntary job loss.

SALARYGAP® *re-employment at a lower income*

All too often today, it is necessary to take a pay cut to get a new job. Wage Protector's exclusive SALARYGAP benefit helps bridge the financial gap.

Please see the appendix for information on available coverages and exclusions.

Two Plans Available

Now you can choose your plan based on your needs and budget.

Our signature program – Paycheck Protection Plus™ provides a 3-in-1 comprehensive insurance plan that covers Disability, Involuntary Unemployment, and Salary Gap (re-employment at a lower income after Involuntary Unemployment.)

Or, if unemployment is not a concern, you can choose our Paycheck Protection Program™, a lower cost disability-only plan.



Paycheck Protection Plus™



Paycheck Protection Program™

Disability



Involuntary Unemployment



SALARYGAP®

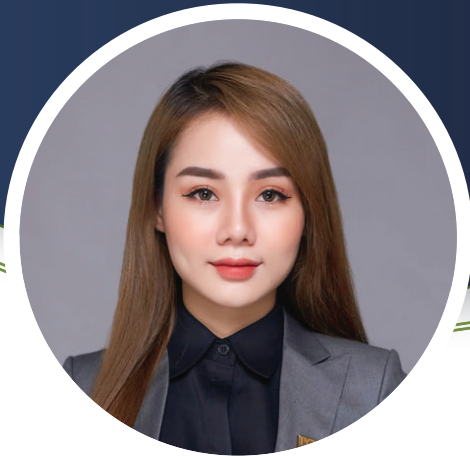


Premiums

Premiums vary based upon the following criteria:

- **Employment status (employee “W2” or independent contractor “1099”)**
- **Type of work (level of manual labor involved)**
- **Plan selected**
- **Amount of monthly benefit selected**
- **Benefit payment period selected**
- **Residence state**

Premiums are not dependent on age or gender.



Disclaimer

Wage Protector® is an insurance product that includes Disability, Involuntary Unemployment and SALARYGAP® benefits. SALARYGAP Partners, LLC created Wage Protector and manages the product's distribution. Policy fulfillment, service and claims are administered by Affinity Group Underwriters/Towers Administrators LLC (AGU).

This is a brief description of the Disability Policy with protection for Involuntary Unemployment and Salary Gap underwritten by Benchmark Insurance Company under form number SG DI 001 0619. Terms and conditions may vary by state. Not available in all states. Please read the policy for specific coverage, limitation and exclusion details.

Wage Protector® and SALARYGAP® are registered trademarks. The use of trademarks without the express prior written consent by SALARYGAP Partners, LLC is strictly prohibited.



Visit your Wage Protector Online Enrollment Portal:

wageprotector.com/kba

It's **Easy** To Check Out The Rates And Get Covered!

1. Click the "GET YOUR QUOTE" button on the enrollment website. **No cost, no obligation, no pressure.**
2. Determine your needs: Paycheck Protection Program™ (disability only) or Paycheck Protection Plus™ - 3-in-1 comprehensive coverage for Disability, Job Loss (involuntary unemployment) and Salary Gap.
3. Carefully consider the total amount of your critical financial obligations and the length of time for which you might need extra funding in order to get back on your financial feet.
4. Input your desired monthly benefit amount and the duration for which benefits are to be paid.
5. Adjust the inputs to find the premium amount that best fits your needs and budget.
6. Once you have determined your premium, proceed to the online enrollment form and sign up.
7. That's it! Sleep well knowing that you're covered.

Contact Us

If you have questions about enrollment, just give us a call or send an email. We'll guide you through the process.

(888) 474-1959
marketing@isidirect.com

APPENDIX



Disability Insurance

This is a brief summary of the disability coverage provided under policy form SG DI 001 0619. See Policy for complete details.

WHAT'S COVERED?

The Policy covers Disability, which means:

- Inability due to Injury or Sickness to perform the material and substantial duties of the Insured's occupation at the time when the Disability starts, and;
- Receiving continuous care by a licensed Physician, and;
- Not working for wages or profit.
- Disability includes Complications of Pregnancy but not pregnancy or childbirth absent such complications.

As shown on the Schedule Page of the Policy:

- The Monthly Insurance Benefit Amount (chosen by the Insured at the time of application) cannot exceed the lesser of the Maximum Benefit Amount or 60% of an employee's Monthly Salary or an Independent Contractor's or Self-Employed individual's Average Monthly Income at the time of application;
- Benefits may be payable monthly for up to the Maximum Benefit Period;
- A Waiting Period (retroactive or non-retroactive to the date disability begins) may apply before benefits begin;
- A Lifetime Aggregate Maximum Benefit applies.

WHAT'S NOT COVERED?

The Policy excludes benefits for any Disability that is:

- a result of a pre-existing medical condition which means that the Insured has been treated by, diagnosed by or consulted with a licensed Physician or licensed chiropractor for the medical condition in the Pre-Existing Conditions Months, as shown on the Schedule Page, before the Policy Effective Date and such condition becomes the cause of Disability within the Pre-Existing Conditions Months, as shown on the Schedule Page, after the Policy Effective Date;
- due to hospitalization that occurs during the first ninety (90) days after the Policy Effective Date due to illness;
- a result of normal pregnancy that does not include Complications of Pregnancy;
- a result of war or any act of war (declared or undeclared);
- a result of a self-inflicted injury;
- a result of voluntary ingestion of illegal drugs;
- a result of intoxication;
- a result of injuries during commission of a felony;
- a result of participation in a riot or insurrection; or
- a result of an illegal occupation or activity.

Medical Care Requirement: Benefits are not payable for any period of Disability during which the Insured is not under the care of a licensed Physician. Such care must be appropriate, according to generally accepted medical standards for the condition which is causing the Disability and must be provided by a licensed Physician whose area of expertise is appropriate for the Sickness or Injury.

If the Insured incurs a qualifying Disability event and a qualifying Involuntary Unemployment event or Salary Gap event, only one benefit will be paid, and it will be the larger of the two benefit amounts.



Involuntary Unemployment (Job Loss)

This is a brief summary of the involuntary unemployment coverage provided under policy form SG DI 001 0619. See Policy for complete details.

WHAT'S COVERED?

When the Insured becomes Involuntarily Unemployed, benefits as shown on the Schedule Page will be payable as follows:

- The Insured must:
 1. be Involuntarily Unemployed, and
 2. remain Involuntarily Unemployed for the duration of the Waiting Period, as shown on the Schedule Page. Benefits begin 1 day following the end of the Waiting Period. Benefits may or may not be retroactive to the incurred date of the qualifying event as shown on the Schedule Page; and
 3. be approved for and receiving state unemployment benefits.
- Benefits for Involuntary Unemployment will stop when the Monthly Insurance Benefit Amount has been paid for the entire Maximum Benefit Period shown in the Schedule Page or, if earlier, on the date the Insured is no longer Involuntarily Unemployed,
- Involuntary Unemployment benefits will be reduced as necessary so that Involuntary Unemployment benefits plus all government and/or private unemployment benefits do not exceed the salary, wages or employment income from employment held immediately prior to the incurred date of a qualifying event from the occupation shown in the application.

If the Insured incurs a qualifying Disability event and a qualifying Involuntary Unemployment event, only one benefit will be paid, and it will be the larger of the two benefit amounts.

WHAT'S NOT COVERED?

Involuntary Unemployment benefits are not payable in these circumstances:

- For a seasonal worker, meaning a person whose occupation can be carried on only during certain seasons or defined portions of the year and where the customary period of employment is less than one thousand (1,000) hours during the calendar year;
- Occurring in the Involuntary Unemployment Insurance Vesting Period as shown on the Schedule Page. During the Involuntary Unemployment Insurance Vesting Period, at the Insured's option following the denial of a claim, the Involuntary Unemployment coverage can be cancelled for a full refund of premium;
- Due to termination as a result of cause or willful misconduct (a transgression of some established and definite rule of action, a forbidden act or omission, or an act or omission involving dishonesty, or a dereliction of duty, active or passive, which is willful in character and beyond simple negligence), excessive absenteeism or tardiness, or criminal misconduct (unlawful behavior as determined by Local, State or Federal law); resulting directly or indirectly from any dishonest, fraudulent or criminal act; due to a circumstance known by the Insured prior to the Policy Effective Date;
- Due to war or any act of war (declared or undeclared);
- For an Employee: due to a voluntary forfeiture of salary, wages or employment income;
- For an Employee or Independent Contractor: due to a voluntary resignation or retirement;
- For a Self-Employed individual: voluntary resignation or divestiture of business interest;
- For an Independent Contractor or Self-Employed individual: due to a voluntary forfeiture of salary, wages, employment income or independent contracting income;
- For an Independent Contractor or Self-Employed individual: due to the contractual expiration of an employment or engagement contract.



SALARYGAP® Re-employment Insurance

This is a brief summary of the SALARYGAP re-employment coverage provided under policy form SG DI 001 0619. See Policy for complete details.

WHAT'S COVERED?

When the Insured experiences a qualifying Salary Gap, benefits as shown on the Schedule Page will be payable as follows:

- The Insured must:
 1. be Involuntarily Unemployed, and
 2. find Replacement Employment within the SALARYGAP Eligibility Months, and
 3. experience a Salary Gap while this Rider is in force.
- Commencement of SALARYGAP benefits starts once the definition of Salary Gap has been satisfied. Benefits may or may not be retroactive to the starting date of the Replacement Employment as shown on the Schedule Page.
- Monthly insurance benefits for a Salary Gap will stop when the monthly insurance benefits have been paid for the entire Maximum Benefit Period or Lifetime Aggregate Maximum Benefit as shown on the Schedule Page or, if earlier, on the date the Insured no longer experiences a Salary Gap.
- For an Employee: SALARYGAP benefits will be reduced as necessary so that SALARYGAP benefits plus all salary, wages or employment income from Replacement Employment, plus any residual government sponsored unemployment benefits do not exceed the salary, wages or employment income from employment held before Involuntary Unemployment started
- For an Independent Contractor or Self-Employed individual: SALARYGAP benefits will be reduced as necessary so that SALARYGAP benefits plus all salary, wages or contracting income from Replacement Employment, plus any residual government sponsored unemployment benefits do not exceed the Average Monthly Income immediately before Involuntary Unemployment started.

If the Insured incurs a qualifying Disability event and a qualifying Salary Gap event, only one benefit will be paid, and it will be the larger of the two benefit amounts.

WHAT'S NOT COVERED?

SALARYGAP benefits are not payable in these circumstances:

- For a seasonal worker, meaning a person whose occupation can be carried on only during certain seasons or defined portions of the year and where the customary period of employment is less than one thousand (1,000) hours during the calendar year;
- Occurring in the SALARYGAP Insurance Vesting Period as shown on the Schedule Page. During the Vesting Period, at the option of the Insured following the denial of a claim, SALARYGAP coverage can be cancelled for a full refund of premium;
- Due to termination as a result of cause or willful misconduct (a transgression of some established and definite rule of action, a forbidden act or omission, or an act or omission involving dishonesty, or a dereliction of duty, active or passive, which is willful in character and beyond simple negligence), excessive absenteeism or tardiness, or criminal misconduct (unlawful behavior as determined by Local, State or Federal law); resulting directly or indirectly from any dishonest, fraudulent or criminal act; due to a circumstance known by the Insured prior to the Policy Effective Date;
- Due to war or any act of war (declared or undeclared);
- For an Employee: due to a voluntary forfeiture of salary, wages or employment income;
- For an Employee: voluntary resignation or retirement;
- For an Employee: as an Independent Contractor or a Self-Employed individual;
- For a Self-Employed individual: voluntary resignation or divestiture of business interest;
- For an Independent Contractor or Self-Employed individual: due to a voluntary forfeiture of salary, wages or employment income or independent contracting income;
- For an Independent Contractor or Self-Employed individual: due to the contractual expiration of an employment or engagement contract;
- For an Independent Contractor: voluntary resignation or retirement.