

AAO ENDORSED DISABILITY PLAN DETAILS

When Benefits Begin*
Disability benefits may be paid during a covered total disability up to these limits:

Beginning Disabilities	Monthly Benefits Continue
Before age 50	As long as lifetime*
50 - 63	Up to age 65*
64 or Older	Up to One Year

Maximum Issue and Participation Limits**

Member's Age at Issue	Maximum Issue Limit	Participation Limit**
Before age 55	\$12,500	\$15,000
55 - 59	\$4,000	\$10,000
60 - 64	\$1,500	\$1,500

Disability Income Over-Insurance

New York Life Insurance Company limits the amount of Disability Income benefits it will approve, based on your age, earnings, Social Security eligibility, and all other disability insurance you may have and intend to continue. If you wish to know your maximum issue limits, please refer to the chart above.

When applying for Disability Income Insurance, you should limit the amount requested to 60% of net income (before taxes), less other disability benefits you would be eligible to receive from Social Security, and all other disability insurance in force. The tax-free nature of most disability benefits is often over-looked and members sometimes apply for more than is necessary to replace lost income. In the interest of safety and stability, the AAO Endorsed Disability Plans have issue limits at time of application.

Future Purchase Option

If you are under 50, you can increase disability income coverage in the future without medical underwriting at that time, even if you are no longer in good health. This low-cost coverage makes it possible for you to increase your long-term disability month benefits as your earnings grow. Amounts ranging from \$500 to \$2,500 per month in \$100 units are available. However, the amount applied for may not exceed the amount of long term disability income for which you are insured. Also the combination of Future Purchase Option plus Long Term Disability Income cannot exceed the \$12,500 monthly maximum.

All, or a portion of the Future Purchase Option, may be converted to long term disability income coverage in \$100 units on October 1st, coinciding with or next following the insured's 24, 26, 28, 30, 32, 34, 36, 38, 40, 42, 44, 46, 48 and 50th birthdays. The Option can't be exercised if you are disabled on a conversion date, and you must have sufficient earned income to qualify for the amount of Future Purchase Option coverage being converted.

The premium for the Future Purchase Option is based on your age at issue and increases with age. When you convert all or a portion of the Future Purchase Option, the premium is based on your age on the conversion date. The Future Purchase Option premium charge is reduced when an option is exercised, and the premium is discontinued when any remaining options terminate at age 50. You must satisfy New York Life's insurability requirements at the time you apply for this feature.

Residual Benefits

If you return to work after a covered disability, which began before age 64 and lasted for at least 30 consecutive days, you may be entitled to a Residual Benefit if: (1) a total disability income benefit was paid for the disability, or you have satisfied the applicable waiting period through a combination of total disability & residual disability days, (2) you did not receive your benefit for the full maximum period applicable to the disability, and (3) your current average earnings during the most recent 6 months after the total disability ends are no more than 75% of your pre-disability average earnings.

The Residual Benefit is a percentage of your total disability benefit equal to the percentage reduction of monthly earnings. For every month that the percentage reduction is 75% or more, the plan will pay the full total disability benefit.

The Residual Benefit will be paid for as long as the total disability benefit would have been paid if the underlying total disability had continued, or until you go for 6 consecutive months without qualifying for Residual Benefits, if this is sooner.

Your pre-disability income is your average net monthly earnings for the 12 or 24 months prior to onset of total disability, whichever is higher.

When Coverage Becomes Effective

In order to become insured, you must provide satisfactory evidence of insurability and pay the required premium. Insurance will take effect on the first of the month, on or following the date your coverage is approved by New York Life provided the initial premium deposit is paid within 31 days of that date. You must be performing the normal activities of a person in good health of like age on the date of approval.

When Coverage Ends

New York Life cannot change benefits, terminate coverage, or change premiums on an individual basis; it may do so on a class-wide basis. The benefits provided under the group-wide policy may be changed upon agreement with New York Life and AAO. New York Life has agreed not to exercise its right to terminate the group policy as long as AAO continues to endorse only the New York Life Plan. While the group policy continues in force, you may renew your coverage until age 70. But coverage will terminate earlier if you cease active full-time work (at least 20 hours per week) before that time, or New York Life Insurance Company terminates the group policy. You must continue to be an AAO member and pay your premium on time to renew your coverage.

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* Benefits will be limited to a maximum benefit period of 24 months for disabilities that are the result of psychiatric or psychological disorder and/or substance abuse.

** Including other disability income insurance in force.

AAO ENDORSED GROUP DISABILITY INCOME INSURANCE RATE SCHEDULE

Quarterly Rates per Monthly Benefit

Member's Attained Age	Long Term Disability Income Benefit		Optional Benefits (Each \$100)	
	Each \$1,000 of Benefits	Each Additional \$100 of Benefits	Future Purchase Option	COLA
PLAN 1 - Waiting Period 30 Days				
under 35	37.50	3.75	0.39	1.26
35 - 39	47.49	4.74	0.48	1.74
40 - 44	62.49	6.24	0.63	2.64
45 - 49	80.01	8.01	0.81	3.51
50 - 54	92.49	9.24	N/A	3.12
55 - 59	99.99	9.99	N/A	2.25
60 - 64	99.99	9.99	N/A	0.99
65 - 69*	99.99	9.99	N/A	**
PLAN 2 - Waiting Period 90 Days				
under 35	24.99	2.49	0.24	1.26
35 - 39	32.49	3.24	0.33	1.74
40 - 44	43.74	4.38	0.45	2.64
45 - 49	57.51	5.76	0.57	3.51
50 - 54	69.99	6.99	N/A	3.12
55 - 59	77.49	7.74	N/A	2.25
60 - 64	77.49	7.74	N/A	0.99
65 - 69*	77.49	7.74	N/A	**
PLAN 3 - Waiting Period 180 Days				
under 35	22.50	2.25	0.24	1.26
35 - 39	28.74	2.88	0.30	1.74
40 - 44	38.76	3.87	0.39	2.64
45 - 49	51.24	5.13	0.51	3.51
50 - 54	61.26	6.12	N/A	3.12
55 - 59	67.50	6.75	N/A	2.25
60 - 64	67.50	6.75	N/A	0.99
65 - 69*	67.50	6.75	N/A	**

* For renewal purposes only.

** No charge for COLA option after age 64 as Monthly Disability Income Benefit is payable for a maximum of one year. New York Life reserves the right to change premiums on any date on which benefits are changed.

Premiums for this AAO Endorsed Plan can be payable quarterly, semi-annually or annually. Your premiums are based on your age each October 1st and increase as you enter a new age bracket (e.g. 35, 40, etc.). New York Life reserves the right to change premiums on a class-wide basis. Rates current as of April 1, 2009.

Important Information: Please Read.

AFFINITY INSURANCE SERVICES, INC. COMPENSATION AND OTHER DISCLOSURE INFORMATION

Life and Health, a division of Affinity Insurance Services, Inc., exclusively offers the American Association of Orthodontists Endorsed Disability Insurance Program as an agent of New York Life Insurance Company and provides services that may include the following: program marketing, underwriting, policy management, billing, risk management, and client services on its behalf.

As compensation for the services described above, Affinity receives 12.2% of your paid premium. In addition, Affinity may charge the insured a fee for administrative services. For mid-term premium bearing coverage endorsements and renewal policies, Affinity is compensated at the same levels as the initial policy commission, unless we notify you otherwise. Your signature on your application, quote form, check, and/or other authorization for payment of your premium, will be deemed to signify your consent to and acceptance of the terms and conditions including the compensation, as disclosed above, that is to be received by Aon.

Other than the compensation described in the preceding paragraph, Affinity will receive no other compensation from the insurer.

In addition, premiums paid by Clients to Affinity for remittance to insurers, Client refunds and claim payments paid to Affinity by insurance companies for remittance to Clients are deposited into fiduciary accounts in accordance with applicable insurance laws until they are due to be paid to the insurance company or Client. Subject to such laws and the applicable insurance company's consent, where required, Affinity will retain the interest or investment income earned while such funds are on deposit in such accounts.

Aon Corporation, our ultimate parent company, and its affiliates have from time to time sponsored and invested in insurance and reinsurance companies. While we generally undertake such activities with a view to creating an orderly flow of capacity for our clients, we also seek an appropriate return on our investment. These investments, for which Aon is generally at-risk for potential price loss, typically are small and range from fixed-income to common stock transactions. In such case, the gains or losses we make through our

investments could potentially be linked, in part, to the results of treaties or policies transacted with you. Please visit the Aon Web site at http://www.aon.com/market_relationships for a current listing of insurance and reinsurance carriers in which Aon Corporation and its affiliates hold any ownership interests.

Contracts and Agreements

Aon Corporation's operating affiliates are parties to numerous agreements with many insurance and reinsurance companies, including companies from which our clients have purchased insurance or reinsurance. Please visit http://www.aon.com/market_relationships for more detail on these agreements.

IMPORTANT NOTICE – How New York Life Underwrites Your Request for Insurance

Information regarding insurability will be treated as confidential. In considering your request for insurance, we will rely on the medical information you provide, and on the information you authorize us to obtain from your doctor, other medical practitioners and facilities, other insurance companies to which you have applied for insurance and MIB, Inc. (formerly known as Medical Information Bureau). New York Life will not disclose such information to anyone except those you authorize or where required or permitted by law. We may make a brief report to MIB; however, we will not discuss our underwriting decision. Information in our files may be seen by New York Life and Plan Administrator employees, but only on a "need to know" basis in considering your request. Upon receipt of all requested information we will make a determination as to whether your request for insurance can be approved.

MIB is a non-profit, membership organization of insurance companies, which operates an information exchange on behalf of its members. When you apply for insurance or submit a claim for benefits to a MIB member company, medical or non-medical information may be given to the Bureau, which may then be furnished to member companies.

If we cannot provide the coverage you requested, we will tell you why. If you feel our information is inaccurate, you will be given a chance to correct or complete the information in our files. Upon written request to New York Life or MIB, generally medical information will be given either directly to the proposed insured or to the medical professional designated by the proposed insured. Your request is handled in accordance with the Fair Credit Reporting Act procedures. If you question the accuracy of the information provided by MIB, you may contact MIB and seek a correction. MIB's information office is MIB Inc., 50 Braintree Hill Park, Suite 400, Braintree MA 02184-8734. You may also contact MIB by phone, toll-free at 1-866-692-6901, or for the hearing impaired, TTY 1-866-346-3642. For Canadian residents, the address is 330 University Avenue, Suite 403, Toronto, Canada M5G 1R7, telephone (416) 597-0590. Information for customers about MIB may be obtained on its website at www.mib.com.

For NM residents, PROTECTED PERSONS (1) have a right of access to certain CONFIDENTIAL ABUSE INFORMATION (2) we maintain in our files and they may choose to receive such information directly. You have the right to register as a PROTECTED PERSON by sending a signed request to the Administrator at the address listed on the application. Please include your full name, date of birth and address.

- (1) PROTECTED PERSON means a victim of domestic abuse: who has notified us that he/she is or has been a victim of domestic abuse; and who is an insured or prospective insured.
- (2) CONFIDENTIAL ABUSE INFORMATION means information about: acts of domestic abuse or abuse status; the work or home address or telephone number of a victim of domestic abuse; or the status of an applicant or insured as family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close personal, family or abuse-related counseling relationship.

If we can provide the coverage you requested, we will inform you as to when such coverage will be effective. Under no circumstances will coverage be effective prior to this date. Payment of a premium contribution with your application does not mean there is any insurance in force before the effective date is determined by New York Life.

New York Life Insurance Co.

Rev 1/09

**Questions?
Just call toll-free 1-800-622-0344**

Endorsed by:
American Association of
Orthodontists

