

## Provide Peace of Mind

Step-Up to 85% Disability Insurance (Step-Up) provides peace of mind to your employees when they are out of work due to a disability and rely on their disability insurance benefit as income. As the cost of living increases, Step-Up can help their benefit income grow accordingly. This is especially helpful when medical costs are not covered by Medicare.

## Customization

National Insurance Services can customize a Step-Up plan best suited for your group based upon your specific needs.

## Eligibility

To be eligible for Step-Up, insured employees must be receiving payments from both Social Security and their State Retirement Plan. Other sources of income, as detailed in your policy, will reduce plan benefits.

## Determining Step-Up Percentages

The following example demonstrates disability coverage of 66<sup>2</sup>/<sub>3</sub>% of pre-disability earnings over a four-year vesting schedule.

Step-Up percentages are determined by:

- The number of years Step-Up has been in-force at your group.
- The number of years the employee has been on disability following your group's implementation of Step-Up.

# of years employee has been on disability following Step-Up implementation  
(percentage of pre-disability earnings listed below)

|      | 1st                            | 2nd | 3rd | 4th | 5th+ |
|------|--------------------------------|-----|-----|-----|------|
| 1st  | 66 <sup>2</sup> / <sub>3</sub> | 70  | 70  | 70  | 70   |
| 2nd  | 66 <sup>2</sup> / <sub>3</sub> | 70  | 75  | 75  | 75   |
| 3rd  | 66 <sup>2</sup> / <sub>3</sub> | 70  | 75  | 80  | 80   |
| 4th+ | 66 <sup>2</sup> / <sub>3</sub> | 70  | 75  | 80  | 85   |

# of years Step-Up has been in force

*Benefits are subject to the conditions, exclusions, and limitations of the certificate.*

Policies Underwritten by:

 **Madison National Life Insurance Company**  
Independence Holding Group  
PO Box 5008, Madison, WI 53705  
GLDI-C200-(12/06)

 **National Insurance Company of Wisconsin, Inc.**  
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