Employee-Paid Group Life and Accidental Death and Dismemberment

Account #20316789, Policy #1500001178

For All Eligible Employees of THE SPECIALTY ALLIANCE MANAGEMENT LLC

PROTECTION FOR YOUR FAMILY

Life and AD&D insurance provides those you love with peace of mind and financial support when they need it most.

EMPLOYEE SUMMARY

Benefit amount	Options in increments of $10,000 up to a maximum of $1,000,000
Proof of good health	Only for amounts over $300,000
AD&D	Matches Supplemental Life Amount
Age reduction schedule	No Reduction
Waiver of Premium	Included. This benefit helps employees maintain important life coverage when they become totally disabled, as defined by the policy, and meet age requirements.
Accelerated Death/Living Benefit rider	Up to 80% of benefit to max of $500,000
Portability	Included
Conversion	Included

The Specialty Alliance®

SPOUSE SUMMARY

Benefit amount	Options in increments of $5,000 up to the lesser of 100% of employee amount and $500,000
Guaranteed issue amount	Amounts of supplemental insurance over the guaranteed issue amount of $75,000 are subject to our approval of your proof of good health.
AD&D	Matches Supplemental Life Amount

CHILD SUMMARY

Benefit amount	$25,000
AD&D	Matches Supplemental Life Amount

ADDITIONAL PLAN INFORMATION

Proof of Good Health:
Only required on amounts above Guaranteed Issue, provided you enroll within 31 days of date you first become eligible. If you decline coverage now and then choose to enroll later, evidence of insurability will be required.

NOTE: If there are any differences between this summary of benefits and the policy, the policy always prevails.

Protect their future

Did you know...

- 54% of American adults have life insurance
  (2020 Insurance Barometer Study, Life Happens and LIMRA)
- *Most financial advisors recommend that you need 10x to 15x your annual income in coverage*
  https://www.policygenius.com/life-insurance/life-insurance-statistics/
- A significant share of households would struggle to cope with an unexpected $400 expense.
  (Report on the Economic Well-Being of U.S. Households in 2018 - May 2019)

EMPLOYEE LIFE PREMIUM DEDUCTION SCHEDULE - Monthly

Age		<35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
BENEFITS	$10,000	0.43	0.68	0.85	1.28	1.96	3.66	5.61	10.80	16.15	16.15
	$60,000	2.58	4.08	5.10	7.68	11.76	21.96	33.66	64.80	96.90	96.90
	$110,000	4.73	7.48	9.35	14.08	21.56	40.26	61.71	118.80	177.65	177.65
	$160,000	6.88	10.88	13.60	20.48	31.36	58.56	89.76	172.80	258.40	258.40
	$210,000	9.03	14.28	17.85	26.88	41.16	76.86	117.81	226.80	339.15	339.15
	$260,000	11.18	17.68	22.10	33.28	50.96	95.16	145.86	280.80	419.90	419.90
	$310,000	13.33	21.08	26.35	39.68	60.76	113.46	173.91	334.80	500.65	500.65
	$360,000	15.48	24.48	30.60	46.08	70.56	131.76	201.96	388.80	581.40	581.40
	$410,000	17.63	27.88	34.85	52.48	80.36	150.06	230.01	442.80	662.15	662.15
	$460,000	19.78	31.28	39.10	58.88	90.16	168.36	258.06	496.80	742.90	742.90
	$510,000	21.93	34.68	43.35	65.28	99.96	186.66	286.11	550.80	823.65	823.65
	$560,000	24.08	38.08	47.60	71.68	109.76	204.96	314.16	604.80	904.40	904.40
	$610,000	26.23	41.48	51.85	78.08	119.56	223.26	342.21	658.80	985.15	985.15
	$660,000	28.38	44.88	56.10	84.48	129.36	241.56	370.26	712.80	1,065.90	1,065.90
	$710,000	30.53	48.28	60.35	90.88	139.16	259.86	398.31	766.80	1,146.65	1,146.65
	$760,000	32.68	51.68	64.60	97.28	148.96	278.16	426.36	820.80	1,227.40	1,227.40
	$810,000	34.83	55.08	68.85	103.68	158.76	296.46	454.41	874.80	1,308.15	1,308.15
	$860,000	36.98	58.48	73.10	110.08	168.56	314.76	482.46	928.80	1,388.90	1,388.90
	$910,000	39.13	61.88	77.35	116.48	178.36	333.06	510.51	982.80	1,469.65	1,469.65
	$960,000	41.28	65.28	81.60	122.88	188.16	351.36	538.56	1,036.80	1,550.40	1,550.40
	$1,000,000	43.00	68.00	85.00	128.00	196.00	366.00	561.00	1,080.00	1,615.00	1,615.00

EMPLOYEE AD&D PREMIUM DEDUCTION SCHEDULE - Monthly

BENEFITS										
	$10,000	0.20	$210,000	4.20	$410,000	8.20	$610,000	12.20	$810,000	16.20
	$20,000	0.40	$220,000	4.40	$420,000	8.40	$620,000	12.40	$820,000	16.40
	$30,000	0.60	$230,000	4.60	$430,000	8.60	$630,000	12.60	$830,000	16.60
	$40,000	0.80	$240,000	4.80	$440,000	8.80	$640,000	12.80	$840,000	16.80
	$50,000	1.00	$250,000	5.00	$450,000	9.00	$650,000	13.00	$850,000	17.00
	$60,000	1.20	$260,000	5.20	$460,000	9.20	$660,000	13.20	$860,000	17.20
	$70,000	1.40	$270,000	5.40	$470,000	9.40	$670,000	13.40	$870,000	17.40
	$80,000	1.60	$280,000	5.60	$480,000	9.60	$680,000	13.60	$880,000	17.60
	$90,000	1.80	$290,000	5.80	$490,000	9.80	$690,000	13.80	$890,000	17.80
	$100,000	2.00	$300,000	6.00	$500,000	10.00	$700,000	14.00	$900,000	18.00
	$110,000	2.20	$310,000	6.20	$510,000	10.20	$710,000	14.20	$910,000	18.20
	$120,000	2.40	$320,000	6.40	$520,000	10.40	$720,000	14.40	$920,000	18.40
	$130,000	2.60	$330,000	6.60	$530,000	10.60	$730,000	14.60	$930,000	18.60
	$140,000	2.80	$340,000	6.80	$540,000	10.80	$740,000	14.80	$940,000	18.80
	$150,000	3.00	$350,000	7.00	$550,000	11.00	$750,000	15.00	$950,000	19.00
	$160,000	3.20	$360,000	7.20	$560,000	11.20	$760,000	15.20	$960,000	19.20
	$170,000	3.40	$370,000	7.40	$570,000	11.40	$770,000	15.40	$970,000	19.40
	$180,000	3.60	$380,000	7.60	$580,000	11.60	$780,000	15.60	$980,000	19.60
	$190,000	3.80	$390,000	7.80	$590,000	11.80	$790,000	15.80	$990,000	19.80
	$200,000	4.00	$400,000	8.00	$600,000	12.00	$800,000	16.00	$1,000,000	20.00

SPOUSE LIFE PREMIUM DEDUCTION SCHEDULE - Monthly

Age		<35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
BENEFITS	$5,000	0.22	0.34	0.43	0.64	0.98	1.83	2.81	5.40	8.08	8.08
	$30,000	1.29	2.04	2.55	3.84	5.88	10.98	16.83	32.40	48.45	48.45
	$55,000	2.37	3.74	4.68	7.04	10.78	20.13	30.86	59.40	88.83	88.83
	$80,000	3.44	5.44	6.80	10.24	15.68	29.28	44.88	86.40	129.20	129.20
	$105,000	4.52	7.14	8.93	13.44	20.58	38.43	58.91	113.40	169.58	169.58
	$130,000	5.59	8.84	11.05	16.64	25.48	47.58	72.93	140.40	209.95	209.95
	$155,000	6.67	10.54	13.18	19.84	30.38	56.73	86.96	167.40	250.33	250.33
	$180,000	7.74	12.24	15.30	23.04	35.28	65.88	100.98	194.40	290.70	290.70
	$205,000	8.82	13.94	17.43	26.24	40.18	75.03	115.01	221.40	331.08	331.08
	$230,000	9.89	15.64	19.55	29.44	45.08	84.18	129.03	248.40	371.45	371.45
	$255,000	10.97	17.34	21.68	32.64	49.98	93.33	143.06	275.40	411.83	411.83
	$280,000	12.04	19.04	23.80	35.84	54.88	102.48	157.08	302.40	452.20	452.20
	$305,000	13.12	20.74	25.93	39.04	59.78	111.63	171.11	329.40	492.58	492.58
	$330,000	14.19	22.44	28.05	42.24	64.68	120.78	185.13	356.40	532.95	532.95
	$355,000	15.27	24.14	30.18	45.44	69.58	129.93	199.16	383.40	573.33	573.33
	$380,000	16.34	25.84	32.30	48.64	74.48	139.08	213.18	410.40	613.70	613.70
	$405,000	17.42	27.54	34.43	51.84	79.38	148.23	227.21	437.40	654.08	654.08
	$430,000	18.49	29.24	36.55	55.04	84.28	157.38	241.23	464.40	694.45	694.45
	$455,000	19.57	30.94	38.68	58.24	89.18	166.53	255.26	491.40	734.83	734.83
	$480,000	20.64	32.64	40.80	61.44	94.08	175.68	269.28	518.40	775.20	775.20
	$500,000	21.50	34.00	42.50	64.00	98.00	183.00	280.50	540.00	807.50	807.50

SPOUSE AD&D PREMIUM DEDUCTION SCHEDULE - Monthly

BENEFITS									
$5,000	0.10	$105,000	2.10	$205,000	4.10	$305,000	6.10	$405,000	8.10
$10,000	0.20	$110,000	2.20	$210,000	4.20	$310,000	6.20	$410,000	8.20
$15,000	0.30	$115,000	2.30	$215,000	4.30	$315,000	6.30	$415,000	8.30
$20,000	0.40	$120,000	2.40	$220,000	4.40	$320,000	6.40	$420,000	8.40
$25,000	0.50	$125,000	2.50	$225,000	4.50	$325,000	6.50	$425,000	8.50
$30,000	0.60	$130,000	2.60	$230,000	4.60	$330,000	6.60	$430,000	8.60
$35,000	0.70	$135,000	2.70	$235,000	4.70	$335,000	6.70	$435,000	8.70
$40,000	0.80	$140,000	2.80	$240,000	4.80	$340,000	6.80	$440,000	8.80
$45,000	0.90	$145,000	2.90	$245,000	4.90	$345,000	6.90	$445,000	8.90
$50,000	1.00	$150,000	3.00	$250,000	5.00	$350,000	7.00	$450,000	9.00
$55,000	1.10	$155,000	3.10	$255,000	5.10	$355,000	7.10	$455,000	9.10
$60,000	1.20	$160,000	3.20	$260,000	5.20	$360,000	7.20	$460,000	9.20
$65,000	1.30	$165,000	3.30	$265,000	5.30	$365,000	7.30	$465,000	9.30
$70,000	1.40	$170,000	3.40	$270,000	5.40	$370,000	7.40	$470,000	9.40
$75,000	1.50	$175,000	3.50	$275,000	5.50	$375,000	7.50	$475,000	9.50
$80,000	1.60	$180,000	3.60	$280,000	5.60	$380,000	7.60	$480,000	9.60
$85,000	1.70	$185,000	3.70	$285,000	5.70	$385,000	7.70	$485,000	9.70
$90,000	1.80	$190,000	3.80	$290,000	5.80	$390,000	7.80	$490,000	9.80
$95,000	1.90	$195,000	3.90	$295,000	5.90	$395,000	7.90	$495,000	9.90
$100,000	2.00	$200,000	4.00	$300,000	6.00	$400,000	8.00	$500,000	10.00

CHILD LIFE PREMIUM DEDUCTION SCHEDULE - Monthly

$25,000	2

CHILD AD&D PREMIUM DEDUCTION SCHEDULE - Monthly

$25,000	.5

MGIS is a leading national insurance program manager experienced in building and managing specialized insurance programs for doctors. We partner with the highest rated insurers and focus on group disability and life for medical practices of all sizes, types, and specialties. Insurance policies managed by MGIS are backed by the underwriting companies of Reliance Matrix and Certain Underwriters at Lloyd's. We work exclusively through select brokers and insurance advisers. MGIS services are provided by MGIS affiliated companies: The MGIS Companies, Inc., Medical Group Insurance Services, Inc., and MGIS Underwriting Managers, Inc. (DBA as MGIS Professional Insurance Solutions in CA and MGIS Underwriting Agency in NY).

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*A++ FSR rating by AM Best, accurate as of September 1, 2023.

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