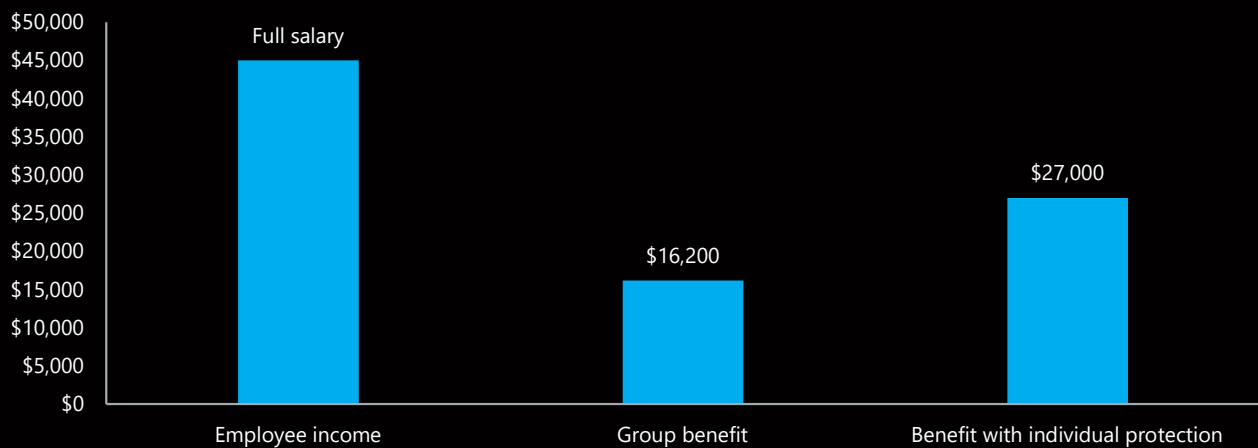


Voluntary benefits

*Individual disability insurance**

EMPLOYEE INCOME

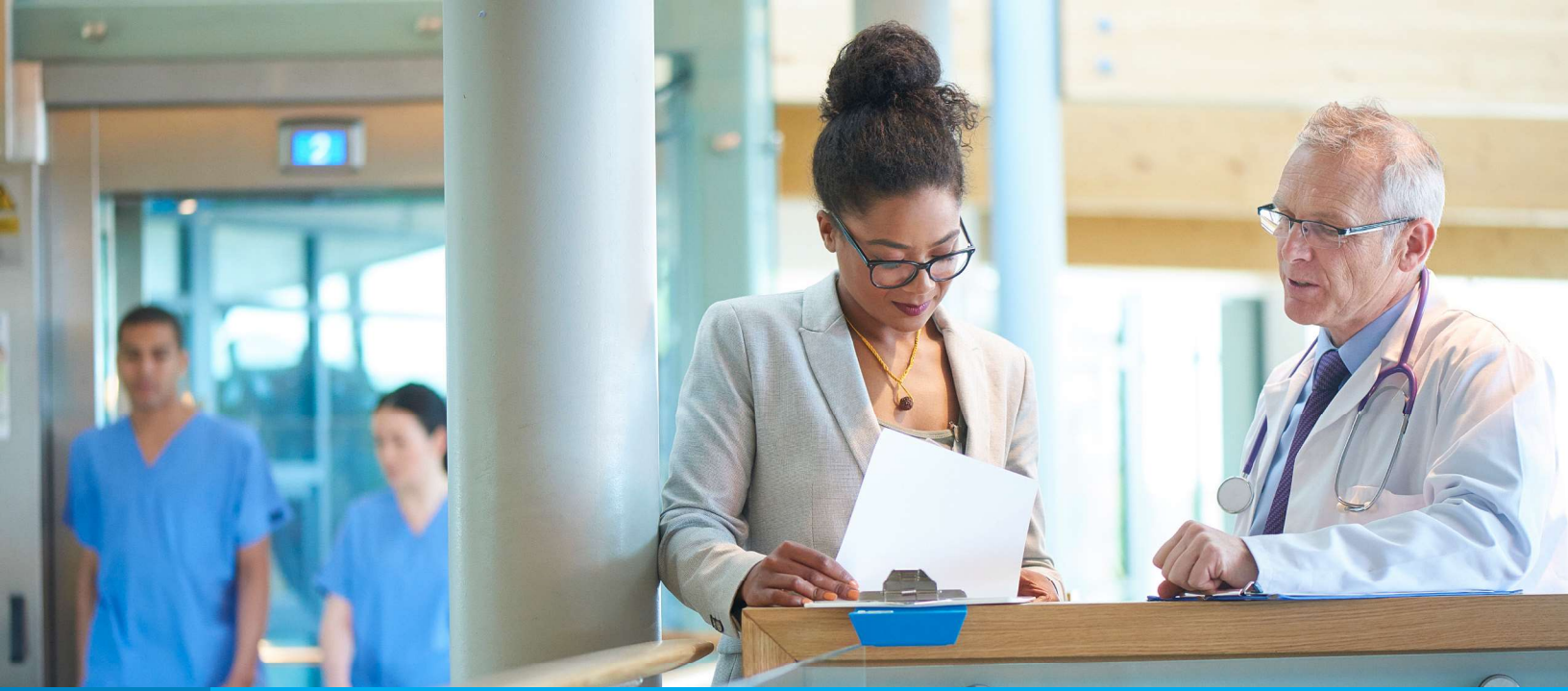


Scenario

- Disabled physician with pre-disability monthly income of \$42,000 per month
- Group LTD triggered a monthly benefit of \$15,000
- Earnings deficit by \$27,000 monthly and \$324,000 annually

IMPROVE THE PERCENTAGE OF REPLACEMENT INCOME

* Chart shows a significant increase in monthly disability income when group LTD is paired with a voluntary IDI.



Practice overview

EXECUTIVE DISABILITY

- Comprehensive plan coordination with group long-term disability
- Leverage Lockton's market opportunity to maximize plan design

ENROLLMENT TECHNOLOGY AND COMMUNICATION RESOURCES

- Employee enrollment platforms
- Benefit admin services
- Employee engagement and education resources
- Increase employee education
- Streamline benefit selection

VOLUNTARY WORKSITE BENEFITS

- Needs analysis
- Product evaluation
- Leverage resources and services available in conjunction with a voluntary benefits offering

Voluntary individual disability insurance

PRICING ILLUSTRATION

Employee age	Annual income	Group LTD benefit (monthly)	IDI benefit (monthly)	Total % of income replaced	CAT rider (monthly)	Total % of income replaced with CAT rider	Monthly premium
50	\$455,000	\$15,000	\$7,000	58%	\$9,484	83%	\$340.58
45	\$627,500	\$15,000	\$7,000	42%	\$10,000	61%	\$282.37
58	\$452,000	\$15,000	\$7,000	58%	\$9,410	83%	\$441.54
34	\$400,000	\$15,000	\$7,000	66%	\$8,333	91%	\$184.73

* Price illustration based on a quote for selected employees of a Stratum member.