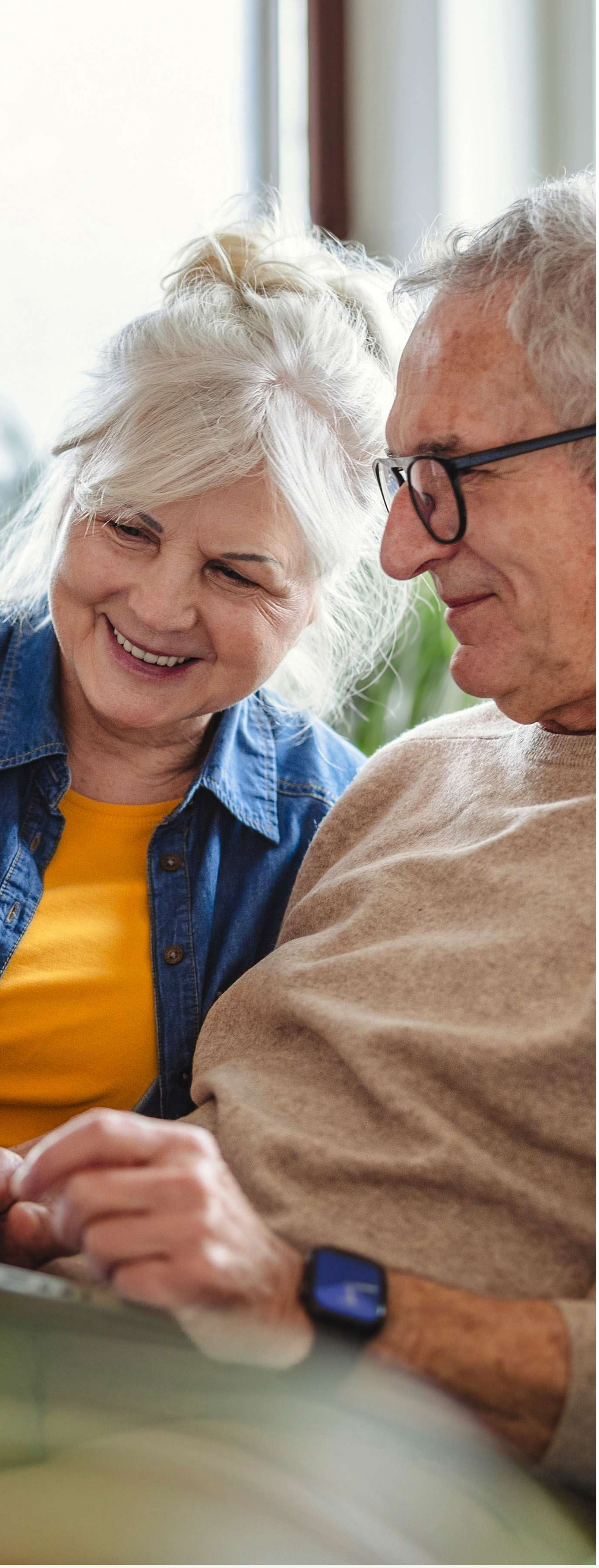

Disability

If you're suddenly unable to earn a paycheck due to illness or an accident, disability insurance can help you meet expenses and maintain your standard of living. It can help you pay bills like your mortgage, tuition and car payments, and to help cover expenses for food, clothing and utilities. Disability insurance can help provide financial security until you are able to return to work.

Long-Term Disability

Long-Term Disability (LTD) covers 60% of your monthly salary to an $8,000 maximum. Benefit begins after 180 days of disability and payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner. **In the event of disability, this disability payment will be considered taxable unless you make a special election to pay tax on the premium that Austin College pays on your behalf.**

Your tax-free LTD election can be made in Bswift.

OneAmerica® Financial