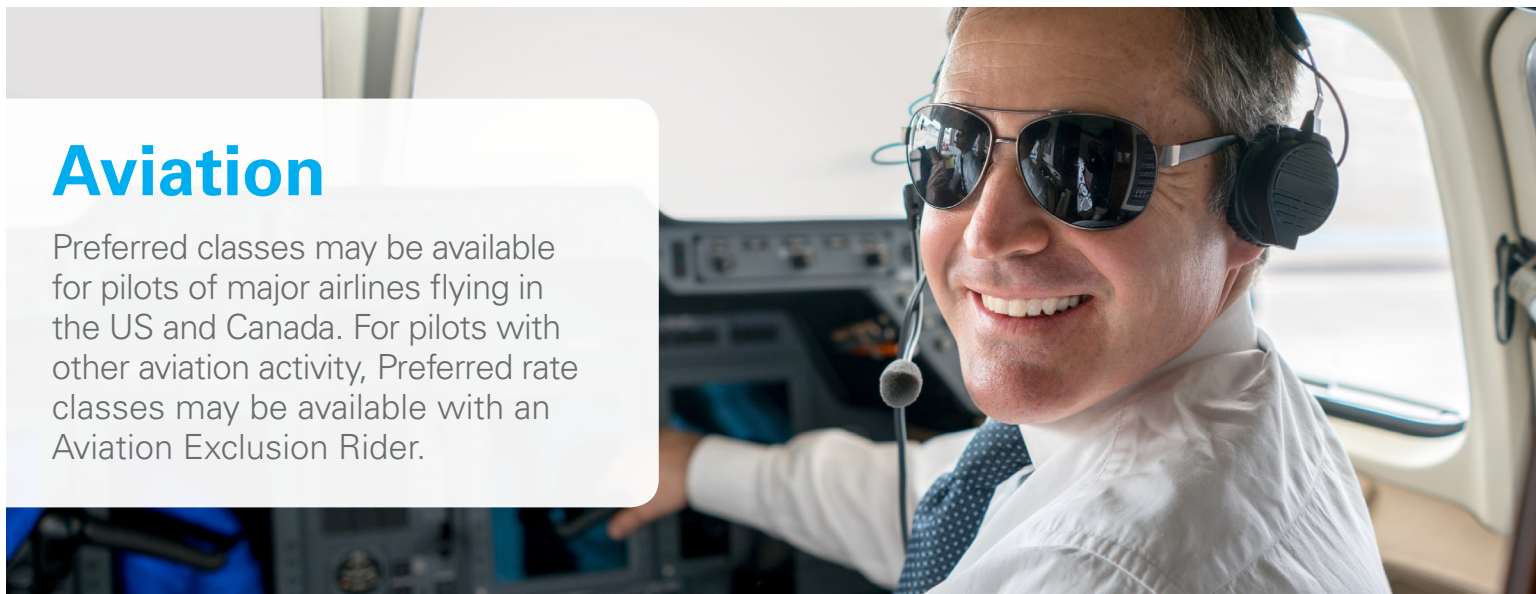


Aviation

Preferred classes may be available for pilots of major airlines flying in the US and Canada. For pilots with other aviation activity, Preferred rate classes may be available with an Aviation Exclusion Rider.



CASE STUDY 1

Female, Age 35, \$3 Million, OPTerm 20

Scenario:

- Professional pilot flying for Southwest Airlines
- Does not engage in any aviation activity outside of work

Final Decision:

With a clean medical record, this applicant could qualify for Preferred Plus and would NOT require either the Aviation Exclusion Rider (AER) or a flat extra.

CASE STUDY 2

Male, Age 45, \$1 Million, OPTerm 30

Scenario:

- Preferred Plus
- Private pilot
- Has a total of 400 lifetime aviation hours
- Flies 75 hours/year
- Has his Instrument Flight Rating (IFR)

Final Decision:

Preferred and Preferred Plus can only be issued with an AER. The proposed insured has a choice: Preferred Plus with an AER, or Standard Plus with aviation activity covered.

CASE STUDY 3

Female, Age 52, \$750,000, OPTerm 15

Scenario:

- Employed as a crop duster
- Flies in a plane that was specifically designed for crop dusting

Final Decision:

This policy would carry a flat extra of \$5.00 per thousand. The AER is not an option since we cannot exclude the proposed insured's occupation.