SHORT-TERM DISABILITY RATE SUMMARY

Carrier	Elimination	Duration	Weekly Benefit	Rate per \$10 of Weekly Benefit	Rate Guarantee
Guardian - Current	8/15	13 Weeks	60% to \$500 Max.	\$0.88	24 Months
Guardian - Renewal	8/15	13 Weeks	60% to \$500 Max.	\$0.84	24 Months
Sun Life - Option	8/15	13 Weeks	60% to \$500 Max.	\$0.84	24 Months

This is only a summary of benefits. Carrier's proposals, summaries, & certificate booklets (when issued) preside over this rate summary.

