



**Table: Base plan with and without the Own Occupation Rider**

<b>BASE PLAN</b>	<b>BASE PLAN WITH THE OWN OCCUPATION RIDER</b>
Earnings = \$20,000/month	Earnings = \$20,000/month
Earnings reduced to \$5,000/month (working elsewhere)	Earnings reduced to \$5,000/month (working elsewhere)
Income loss = 75%	Income loss = 75%
Benefit = 75% of the monthly benefit you are insured for	Benefit = 100% of the monthly benefit you are insured for
If you are insured for \$8,000/month, your benefit will be \$6,000/month	If you are insured for \$8,000/month, your benefit will be \$8,000/month
<b>Total monthly income = \$5,000 + \$6,000 = \$11,000</b>	<b>Total monthly income = \$5,000 + \$8,000 = \$13,000</b>