

# MUTUAL INCOME SOLUTIONS<sup>SM</sup>

## State Special Matrix

State	State Differences
Alabama	National
Alaska	National
Arkansas	National
Arizona	National
California	<p>Accident Only not available</p> <p>730 day elimination period not available</p> <p>Usual Occupation definition instead of Regular Occupation</p> <p>Either Residual or Enhanced Residual Disability Benefit Rider is required for all occupations</p> <p>Mental or Nervous Disorder and Substance Abuse Benefits Extension Rider is not available</p> <p>Catastrophic Disability Benefit is limited to a maximum of Base + SIS benefits (National is 5x Base + SIS)</p> <p>Pre-existing condition limitation is 2 years from effective date</p> <p>While you reside outside of the United States, its territories or possessions, benefits will be limited to a maximum of 12 months (National version is US or Canada)</p>
Colorado	National
Connecticut	National
Delaware	<p>Pre-existing condition limitation is 2 years from effective date</p> <p>While you reside outside of the United States, its territories or possessions, benefits will be limited to a maximum of 12 months before they are suspended (National version is US or Canada)</p>
District of Columbia	National
Florida	<p>Mental or Nervous Disorder and Substance Abuse Benefits Extension Rider is not available</p> <p>Pre-existing condition limitation is 2 years from effective date</p> <p>While you reside outside of the United States, its territories or possessions, benefits will be limited to a maximum of 12 months before they are suspended (National version is US or Canada)</p> <p>No requirement of "you are not engaged in any occupation for wage or profit" for first 12 months for total disability definition</p>
Georgia	National
Hawaii	National
Idaho	National
Illinois	National
Indiana	National
Iowa	National
Kansas	National
Kentucky	National
Louisiana	National
Maine	National
Maryland	National
Massachusetts	National
Michigan	National
Minnesota	National

State	State Differences
Mississippi	National
Missouri	National
Montana	Unisex Rates Benefits for disability due to pregnancy are payable after the elimination period While you reside outside of the United States, its territories or possessions, benefits will be limited to a maximum of 12 months before they are suspended (National version is US or Canada)
Nebraska	National
Nevada	National
New Hampshire	National
New Jersey	National
New Mexico	National
New York	Mutual Income Solutions not available
North Carolina	National
North Dakota	Pre-existing condition lookback is 2 years prior to effective date Pre-existing condition limitation is 2 years from effective date While you reside outside of the United States, its territories or possessions, benefits will be limited to a maximum of 12 months before they are suspended (National version is US or Canada)
Ohio	National
Oklahoma	National
Oregon	National
Pennsylvania	National
Rhode Island	National
South Carolina	National
South Dakota	Pre-existing condition lookback is 1 year prior to effective date While you reside outside of the United States, its territories or possessions, benefits will be limited to a maximum of 12 months before they are suspended (National version is US or Canada)
Tennessee	National
Texas	National
Utah	National
Vermont	For Accident and Sickness policies only: Mental or Nervous Disorder and Substance Abuse Benefits Extension Rider is required 1A, 2A, 2M, Anesthesiologist, Emergency Room, Pain Management, Nurse Anesthetist occupations not available Minimum 5-year benefit period required
Virginia	National
Washington	National
West Virginia	National
Wisconsin	National
Wyoming	Pre-existing condition has a 6-month lookback period While you reside outside of the United States, its territories or possessions, benefits will be limited to a maximum of 12 months before they are suspended (National version is US or Canada) Three-year period for Time Limit on Certain Defenses