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

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