

Paycheck SAFEGUARD

DID YOU KNOW?

*For every \$25K of annual income you earn, it takes a month to find a job.

*Chicago Hospital News 1/1/2008

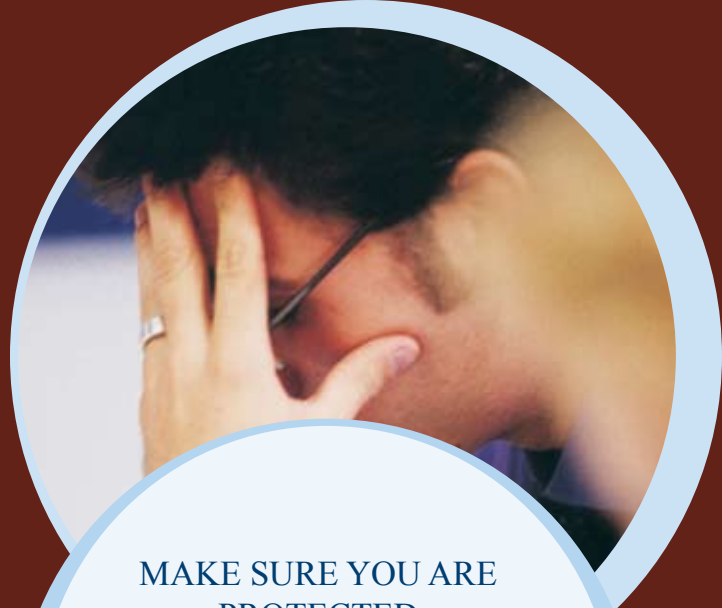
Where Else Can I Obtain Unemployment Insurance Protection Coverage?

This unique supplemental income benefit protection plan is not commonly available. If you are laid off or become disabled due to an accident, Paycheck Safeguard Plan pays monthly benefits directly to you.

Make your car payments, home mortgage or rent so you can concentrate on finding new employment.



***Coverage
Where You
Need it Most***



**MAKE SURE YOU ARE
PROTECTED**

****CASH BENEFITS WHEN
YOU ARE UNEMPLOYED!***

*See plan details inside

***How Long Could
You Last Without
Your Paycheck?***

**Paycheck
SAFEGUARD**



Member Association Plans



CHOOSE YOUR PLAN

Paycheck
SAFEGUARD **BASIC PLAN**

Unemployment, Disability, Accident Protection

\$500 Monthly Cash Benefit
Unemployed

\$500 Monthly Cash Benefit
Accidentally Disabled

\$10,000 AD&D Benefit
Accidental Death Lump Sum

Time Periods:

Vesting Period: 4 Months
Elimination Period: 30 Days
Maximum Benefit Period: 4 Months
Requalification Period: 4 Months

Paycheck
SAFEGUARD **INDIVIDUAL PRICING**

\$500 Monthly Cash Benefit
\$39.95 / mo. **\$10** One-Time Association Fee

See "Other Association Benefits Included"

Paycheck
SAFEGUARD **STANDARD PLAN**

Unemployment, Disability, Accident Protection

\$1,000 Monthly Cash Benefit
Unemployed

\$1,000 Monthly Cash Benefit
Accidentally Disabled

\$10,000 AD&D Benefit
Accidental Death Lump Sum

Time Periods:

Vesting Period: 4 Months
Elimination Period: 30 Days
Maximum Benefit Period: 4 Months
Requalification Period: 4 Months

Paycheck
SAFEGUARD **INDIVIDUAL PRICING**

\$1,000 Monthly Cash Benefit
\$49.95 / mo. **\$10** One-Time Association Fee

See "Other Association Benefits Included"

Paycheck
SAFEGUARD **PREMIUM PLAN**

Unemployment, Disability, Accident Protection

\$1,500 Monthly Cash Benefit
Unemployed

\$1,500 Monthly Cash Benefit
Accidentally Disabled

\$10,000 AD&D Benefit
Accidental Death Lump Sum

Time Periods:

Vesting Period: 4 Months
Elimination Period: 30 Days
Maximum Benefit Period: 4 Months
Requalification Period: 4 Months

Paycheck
SAFEGUARD **INDIVIDUAL PRICING**

\$1,500 Monthly Cash Benefit
\$59.95 / mo. **\$10** One-Time Association Fee

See "Other Association Benefits Included"

Who Is Eligible?

All W-2 Employees Working a minimum of 30 hours per week with no occupational restrictions.

Paycheck SAFEGUARD

Exclusions / Limitations *

INVOLUNTARY UNEMPLOYMENT MEMBER BENEFIT Membership in Business Workers of America grants you access to an Involuntary Unemployment Insurance program offered by Lyndon Southern Insurance Company or other insurers contracted through Life of the South, Jacksonville, Florida. In your benefit package, you will receive a certificate with your name on it showing proof of coverage.

Time Limitations. There is an initial 4 month vesting period from the start of your membership during which no unemployment event is eligible. After the vesting period, any new unemployment event must last for a 30 day elimination period. Benefits become payable beginning on the 31st day of continuous Involuntary Unemployment. Payments will stop when you are either no longer involuntarily unemployed or when benefits reach the maximum limit of 4 months. The benefit will be 1/30th of the monthly benefit per day if your unemployment stops before a full month. There is a 4 month requalification period between the end of one benefit period and the beginning of another, during which you must be working full time.

Proof of Loss. You must file written proof of loss that you involuntarily lost your full-time employment with the insurer. You must register and be approved for unemployment benefits with your state unemployment office and be actively seeking employment through a recognized employment agency starting no later than 30 days after you lose your employment. You must continue to remain registered with the state unemployment office to continue to be eligible for benefits. You will periodically be required to give the insurer written proof of your continuing involuntary unemployment during the benefit period.

Exclusions.

No Benefits will be paid under this program if you:

1. Are Involuntarily Unemployed during the initial 4 month Vesting Period;
2. Voluntarily quit, resign, retire or have an employment contract expire;

3. Die or are on disability, on family leave or on sick leave due to an accident, sickness, childbirth or pregnancy;

4. Are a temporary worker, a seasonal worker or an employee of an educational facility on a scheduled seasonal break;

5. Are terminated as a result of criminal misconduct as defined by local, state or federal law (including but not limited to use of illegal drugs);

6. Are terminated as a result of willful misconduct meaning a transgression of some established rule of conduct, a forbidden act or a willful act of dishonesty or dereliction of duty;

7. Are employed by a member of Your immediate family including but not limited to a spouse, parent, child or sibling;

8. Become aware either orally or in writing of pending unemployment within 90 days prior to the Effective Date of this Certificate;

9. Are self-employed or an independent contractor;

10. Become unemployed as a result of war, declared or undeclared, riot, insurrection, rebellion, or revolution;

11. Become unemployed as a result of a discharge of pollutants or a nuclear occurrence;

12. Have not been currently employed at a full time job and working at least thirty (30) hours per week for at least 4 consecutive months immediately prior to the date Your Involuntary Unemployment begins;

13. Are a sole proprietor, partner or a controlling stockholder in the business in which You are employed or are a dependent of a sole proprietor, partner or a controlling stockholder in the business in which You are employed

*This description is intended to serve as a summary and is not part of the contract or policy. This program may not be available in all states.

Aren't you a little worried about your job?

Consider:

- ❖ The average weekly State Unemployment check is only \$299, while the average family's weekly expenses may be 2 to 3 times that high.*
- ❖ Can You Pay Your Bills on \$299 per Week?
- ❖ Average Length of Unemployment is 16.5 Weeks***
- ❖ The average person is unemployed 2.3 times in their working career***
- ❖ 38% of Loan Delinquencies & Home Foreclosures are caused by Unemployment**
- ❖ The chance of unemployment during one's working career is 90%***
- ❖ More practical than life insurance: 90% chance you will become unemployed before you die**
- ❖ There is no long-term contract commitment and you can cancel your membership anytime.

* Labor Department's Employment & Training Administration

** Fannie Mae study- 2007

***US Bureau of Labor Statistics

Terms and Definitions:

Under this program, "Individual Unemployment" means losing your full-time employment as a result of termination, layoff, unionized strike or lockout, or state or a federally declared natural disaster.

The Company has the right to change premium rates by giving you and the Group policy holder at least 30 days notice (may vary by state). Coverage will end when the policy is terminated by the company at their option, maximum benefits are paid, the covered person reaches the age of 71, premiums are not paid, the covered person is no longer a member of the Group, or the covered person dies.

Benefits from this program may be taxable, please consult your tax advisor.



Paycheck SAFEGUARD

Cash Benefits Paid
To You When You Are
Unemployed or Disabled

Participating Insurance Companies



LIFE OF THE SOUTH.

a portfolio company of Summit Partners



Unemployment Benefits are underwritten by Lyndon Southern Insurance Co or American Modern Home Insurance Co, depending on state residence. Policy numbers: LL-7000-25 or AMH - 7000-25 series. Accidental Disability and Accidental Death Benefits are underwritten by Life of the South Insurance Co or American Modern Life Insurance Co, depending on state residence. Policy numbers: LL-7000-20 or AMH - 7

Other Association Non Insurance BENEFITS INCLUDED:



WORLDDOC

An interactive, health website filled with valuable health information and diagnostic tools.

WorldDoc offers online health decision support services that empower people to make better health care choices. For example, WorldDoc helps people decide what they may have and what they should do for medical problems like cough, red eye, high blood pressure, asthma, or knee pain. No other company offers comprehensive health decision support that answers people's questions. A team of board certified doctors in 20 specialties created WorldDoc. The medical information contained in WorldDoc covers over 90% of common medical conditions.



Only WorldDoc offers comprehensive health decision support services. WorldDoc is an interactive application, not static content and uses technology to service a large number of subscribers at low cost.

PRESCRIPTION CARD (DISCOUNT)

Your card will provide as much as 55-65% off AWP discount for your generics, and 15% off AWP for name brand prescription drugs at your local pharmacy. The Prescription Plan is accepted by most local and chain pharmacies throughout the U.S. Members pay wholesale cost plus a small dispensing fee. 90-day supply mail order plans are available.



MYWELLNESS – Online personalized fitness plans for all stages of life. Thousands of current health-related articles, tips and information. The exercises produced by personal wellness online are the same used by professional baseball players including Johnny Damon, former American League All-Star centerfielder.

IDENTITY THEFT PROTECTION - Identity Theft Protection is on hand 24 hours a day to help protect the members' good name by providing comprehensive, personalized prevention and recovery services. Prevention services include a test to help determine vulnerability to identity theft and preparation of a Personal Protection Plan including tips on how to avoid a theft event.

LEGAL SERVICES - The legal benefit is provided by a nationwide discount legal referral service. Attorneys in our network have an average of 19.4 years of experience.

FINANCIAL HELPLINE - Financial Helpline members have free access to experienced, accredited financial counselors.

TAX ADVICE & PREPARATION - Tax Help Line provides members with access to discounts on numerous tax return schedules and forms.

Detailed guides on how to use each benefit will be included in Your Membership Guide.

Business Workers of America is a member organization formed in 2002 as a non profit entity to improve the quality of life for individuals in the United States. The Association's purpose is to develop and improve wellness of member's lives and to provide relevant sources of information that can aid each in making wise choices concerning their well being.

Memberships are NOT INSURANCE. Membership benefits include both insured AND non-insured programs. The association is the only one of its kind which offers this combination of unique Job Loss Benefits.



Provided by
Selected Market Insurance Group (SMIG)

For More Information Contact: