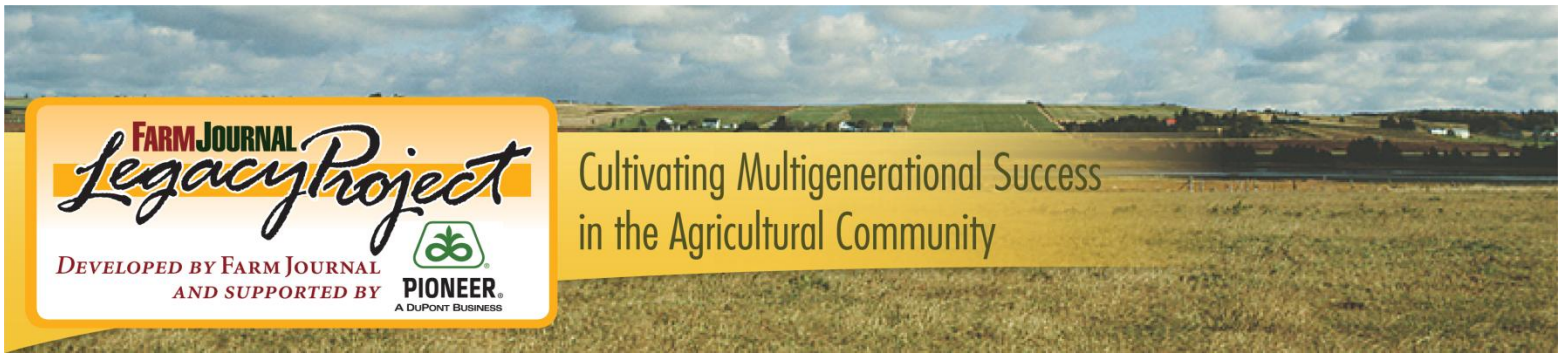

Disability Insurance Needs Analysis

The potential devastation from an unforeseen disability is not worth the risk. This threat can be financially devastating to even the most sound operation. Planning for sudden contingencies is critical to agribusiness financial health, employee peace of mind and your family's financial security. Disability insurance is designed to provide money at the very time it is needed most.

	If you are disabled	If your spouse is disabled
Monthly income needed (in today's dollars)	$	$
Additional needs	+$	+$
Total monthly after-tax income required	**$**	**$**
A. Total pretax income needs	**$**	**$**
Available income during period of disability:		
Disability Insurance (Note: benefits may not begin for 6 to 12 months)	+$	+$
Your salary	+$	+$
Spouse salary	+$	+$
Income from investments	+$	+$
Other	+$	+$
Total available income	**$**	**$**
B. Total income during disability	**$**	**$**
A minus B =	$	$
Monthly Disability Excess/Deficiency	**$**	**$**

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