

You are totally disabled during the first 24 months following the Beginning Date, when you are unable to perform the principal duties of your regular occupation and not gainfully employed in any occupation. After 24 months, you are totally disabled when you are both unable to perform the principal duties of any occupation for which you are reasonably fitted by education, training or experience and not gainfully employed in any occupation.

ANY OCCUPATION DEFINITION OF TOTAL DISABILITY OPTION

1. TOTAL DISABILITY

By electing coverage pursuant to this Option, the Insured has chosen a reduced standard of coverage with a different definition of total disability.

This Any Occupation Definition of Total Disability Option replaces section 1.4 of this policy with the following:

During the first 24 months of disability following the Beginning Date, the Insured is totally disabled when both unable to perform the principal duties of the regular occupation and not gainfully employed in any occupation. After the first 24 months of disability following the Beginning Date, the Insured is totally disabled when both unable to perform the principal duties of any occupation for which the Insured is reasonably fitted by education,

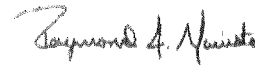
training or experience and not gainfully employed in any occupation.

If the Insured can perform one or more of the principal duties of the regular occupation, the Insured is not totally disabled. If, for this or other reasons, the Insured does not qualify as totally disabled, the Insured may qualify as partially disabled.

In this Option, the words "this policy" mean the policy to which this Option is attached.

2. TERMINATION

This Option will terminate on the date of termination of this policy.



Secretary
THE NORTHWESTERN MUTUAL
LIFE INSURANCE COMPANY

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You are totally disabled for the first 24 months following the Beginning Date, when you are unable to perform the principal duties of your regular occupation. After 24 months, you are totally disabled when you are both unable to perform the principal duties of your regular occupation and not gainfully employed in any occupation.

2-YEAR INITIAL PERIOD OPTION

1. TOTAL DISABILITY

This 2-Year Initial Period Option replaces section 1.4 of this policy with the following:

During the first 24 months of disability following the Beginning Date, the Insured is totally disabled when unable to perform the principal duties of the regular occupation. ~~After the first 24 months~~ of disability following the Beginning Date, the Insured is totally disabled when both unable to perform the principal duties of the regular occupation and ~~not~~ gainfully employed in ~~any~~ occupation.

If the Insured can perform one or more of the principal duties of the regular occupation, the In-

Insured is not totally disabled; however, the Insured may qualify as partially disabled.

In this Option, the words "this policy" mean the policy to which this Option is attached.

2. TERMINATION

This Option will terminate on the earliest of the following dates:

- the date of termination of this policy; or
- the date on which the Home Office receives the Owner's written request.



Secretary
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You are totally disabled when you are unable to perform the principal duties of your regular occupation.

EXTENDED INITIAL PERIOD OPTION

1. TOTAL DISABILITY

This Extended Initial Period Option replaces section 1.4 of this policy with the following:

The Insured is totally disabled when unable to perform the principal duties of the regular occupation.

If the Insured can perform one or more of the principal duties of the regular occupation, the Insured is not totally disabled; however, the Insured may qualify as partially disabled.

In this Option, the words "this policy" mean the policy to which this Option is attached.

2. TERMINATION

This Option will terminate on the earliest of the following dates:

- the date of termination of this policy; or
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This definition allows the physician or dentist to qualify as totally disabled in one of two ways.

This portion is similar to the definition of total disability found in the base policy contract

To use this second portion, the majority of your time prior to disability had to be spent providing direct patient care and services.

Most medical professional duties fall into one of two categories – either:

- i. Procedures or
- ii. Non-procedures.

If the majority of your medical charges fall under (i), and you can't do the principal procedures of your specialty,

OR

If the majority of your medical charges fall under (ii), and you can't do the principal duties of your specialty.

Then, you have flexibility to either
a. continue working and qualify as partially disabled, or
b. discontinue working, and qualify as totally disabled.

MEDICAL OCCUPATION DEFINITION OF TOTAL DISABILITY OPTION

1. TOTAL DISABILITY

This Medical Occupation Definition of Total Disability Option replaces section 1.4 of this policy with the following:

The Insured is totally disabled when both unable to perform the principal duties of the regular occupation and not gainfully employed in any occupation.

If the Insured can perform one or more of the principal duties of the regular occupation, the Insured will be considered totally disabled if:

- more than 50% of the Insured's time in the regular occupation at the time the disability began was devoted to providing direct patient care and services;
- the Insured is not gainfully employed in any occupation; and
- at the time disability began, the Insured was primarily engaged:

- (i) in a procedure-based medical or dental specialty for which board certification is available and the Insured is unable to perform the principal procedures of the medical or dental specialty. The Insured will be considered to have been primarily engaged in a procedure-based medical or dental specialty if billing codes during the 12 months before the disability began demonstrate that more than 50% of the Insured's charges for patient care and services resulted directly from principal procedures performed by the Insured; or
- (ii) in a non procedure-based medical or dental specialty for which board certification is available and the Insured is unable to perform the principal duties of non procedure-based patient care and services.

The Insured will be considered to have been primarily engaged in a non procedure-based medical or dental specialty if billing codes during the 12 months before the disability began demonstrate that more than 50% of the Insured's charges for patient care and services resulted directly from non procedure-based patient care and services performed by the Insured.

If the Insured can perform one or more of the principal duties of the regular occupation and the Insured is not considered totally disabled, the Insured may qualify as partially disabled.

In this Option:

- "this policy" means the policy to which this Option is attached.
- "procedure" means surgical interventions and non-surgical invasive interventions.
- "billing code" means a code generally accepted by the healthcare and insurance industries, such as Current Procedural Terminology (CPT) or American Dental Association (ADA), that is used to identify and describe medical, surgical, diagnostic, or dental services performed.
- general dentistry will be considered a dental specialty.

2. TERMINATION

This Option will terminate on the earliest of the following dates:

- the date of termination of this policy; or
- the date on which the Home Office receives the Owner's written request.

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