

TRENDSSETTER® LB

Monthly Disability Income Rider (MDIR)

OCCUPATION LISTING

The MDI rider is available on Trendsetter® LB and must be approved by Underwriting.

Part-time employees (defined as working less than 30 hours per week) are not eligible for the MDI rider. Certain occupations do not qualify for the rider coverage. Ineligible occupations may be due to hazards, persistency of business, seasonal/migrant work, or based on claims experience within the industry or company. Self-employed persons applying for the MDI rider are considered on an individual basis. Federal, state and municipal employees are normally not eligible (such applicants stating that they have no disability coverage would need to provide written documentation from their employer stating that no DI benefits are available).

Total disability coverage should not exceed 66% of the insured's income (40% in California). This includes coverage provided by group or individual disability plans. Total Disability means the inability of the Rider Insured to perform the substantial and material duties of any occupation for which the Rider Insured is reasonably suited by education, training or experience.

Total line of disability income coverage, inforce or applied for, should not exceed \$10,000.

Applicants must be employed in an occupation for salary, commission or profit, and must work full-time for at least 30 hours a week, 10 months a year.

KEY

Y = Eligible

N = Not Eligible

****** = Call Home Office regarding Municipal and State Employees. For Federal and Government Employees, the following apply:

- > Employment with the federal government of 10 years or less.
- > Normal occupational guidelines apply. (Ineligible occupations will still be uninsurable, even though employed by the federal government.)
- > Maximum benefit of \$2,000/month subject to normal income guidelines and amount of coverage in force with other carriers.
- > Maximum 2 year benefit and 90 day elimination.
- > We will not offer coverage to an employee with any branch of the U.S. Military.

Abstractor.....	Y	Blacksmith.....	Y
Academic Dean.....	Y	Blaster.....	N
Accountant.....	Y	Bond Trader.....	Y
Actor/Actress.....	N	Bonding Company (Owner).....	Y
Actuary.....	Y	Bookkeeper.....	Y
Acupuncturist (not MD).....	Y	Boom Operator (Motion Pic./TV).....	Y
Administrative Assistant.....	Y	Bowling Alley Manager or Cashier.....	N
Advertising Firm (Executive, Supervision, Other).....	Y	Bricklayer.....	Y
Aerobics Instructor.....	Y	Bridge or Dam Worker.....	N
Aeronautical Engineer.....	Y	Broker (not on Trading Floor).....	Y
Agriculture (Farms, Orchards, Ranches, Nurseries, Dairy Farms, Hatcheries) or Manager, Foreman.....	Y	Broker (on Trading Floor).....	Y
Agriculture Hired Hand.....	Y	Building Inspector.....	Y
Air Conditioning Installer, Mechanic, Servicer.....	Y	Building Mover or Wrecker Foreman.....	Y
Air Traffic Controller.....	N	Building Mover or Wrecker Other.....	Y
Aircraft Mechanic.....	Y	Building Services (Superintendent).....	Y
Alarm Installer/Servicer.....	Y	Building Services (Other).....	Y
Ambulance Driver, Attendant.....	Y	Bulldozer Operator.....	Y
Amusement/Sports.....	N	Burglar Alarm Installer, Servicer.....	Y
Amusement Park Employee.....	N	Bus Boy.....	N
Anesthesiologist.....	Y	Bus Companies.....	Y
Anesthetist.....	Y	Bus Driver.....	N
Animal Care Technicians/Vet Aides.....	Y	Business Agent/Broker.....	Y
Animator.....	Y	Business Machine.....	Y
Announcer (Radio & TV).....	Y	Butcher.....	Y
Answering Service.....	Y	Buyer.....	Y
Antenna Erector and Maintenance.....	Y	Cab Driver.....	N
Antique Dealer.....	Y	Cabinetmakers.....	Y
Apartment Building Manager.....	Y	Cable TV Company.....	Y
Appliance Repair, Install, Service.....	Y	Camera Operator (Motion Pic./TV).....	Y
Appraiser (Insurance, Real Estate, Merchandise, Art).....	Y	Car Rental/Leasing.....	Y
Architect.....	Y	Car Wash (Office).....	Y
Armed Forces Personnel.....	N	Car Wash (Other).....	Y
Armored Car Driver or Guard.....	Y	Caretaker (Groundskeeper).....	Y
Art Director.....	Y	Carpenter.....	Y
Art Gallery (Owner).....	Y	Carpets/Rugs/Flooring Clean, Repair.....	Y
Art Restorer.....	Y	Carpet Floor Installer.....	N
Artist.....	N	Cartographer.....	Y
Asbestos Worker.....	N	Cashier.....	Y
Asphalt Pavor/Worker.....	Y	Casino Worker.....	N
Assayer.....	Y	Catering Services (Office/Supervisor).....	Y
Assessor.....	Y	Catering Services (Other).....	Y
Athlete (Professional or Semi-Professional).....	N	Cement & Concrete Finisher.....	Y
Athletic Coach/Trainer – not Professional.....	N	Cemetery Manager, Office Duties.....	Y
Attorney.....	Y	Census Taker.....	Y
Auctioneer (Livestock, Other).....	Y	Chaplain.....	Y
Audiologist.....	Y	Chauffer.....	N
Auditor.....	Y	Check Cashing Service.....	Y
Author, Journalist, Writer (Freelance).....	Y	Chef.....	Y
Author, Journalist, Writer (no Freelance).....	Y	Chemical Engineer.....	Y
Auto Body Repair (Painter, Customizer, Pinstriper).....	N	Chemist, Biologist.....	Y
Auto Mechanic.....	Y	Child Care Worker.....	Y
Auto Rental (Executive, Supervision).....	Y	Chimney Sweep.....	Y
Auto, Trailer and Mobile Home Sales and Service (Owners).....	Y	Chiroprapist.....	Y
Aviation (Pilots, Flight Attendants).....	N	Chiropractor.....	Y
Aviation (See Transportation).....		Choreographer.....	Y
Bail Bondsman.....	Y	Cinematographer.....	Y
Bailiff.....	N	Circus Employee.....	N
Bakeries.....	Y	Civil Engineer (not Government Employee).....	Y
Banking.....	Y	Claims Examiner.....	Y
Barber.....	Y	Cleaners & Dryers, Laundries (Office).....	Y
Barber Shops, Beauty Parlors.....	Y	Cleaners & Dryers, Laundries (Other).....	Y
Bartender.....	Y	Clergy Member.....	Y
Beautician.....	Y	Clerk.....	Y
Bellboy, Bellhop, Bell Captain.....	Y	Clock & Watch Repair.....	Y
Bicycle Repair/Mechanic.....	Y	Coach.....	N
Billboard Erector.....	N	Collection Agency (Office).....	Y
		Collection Agency (Other).....	Y

Commercial Artist (not at Home or Freelance)	Y	Emergency Medical Technician	Y
Commercial Photographers	Y	Employment Agencies	Y
Commodity Broker/Floor Trader	Y	Endodontist	Y
Composer	Y	Engineer	Y
Computer Related Occupations	Y	Engraver	Y
Concrete & Cement Finisher	Y	Escort Service	N
Conservation Technician (Museums)	Y	Etcher	Y
Construction (Exec., Mgmt., Inspectors, Skilled Trade)	Y	Executive Recruiter	Y
Construction (Unskilled Labor)	Y	Exercise Instructor	Y
Cooks & Chefs	Y	Exotic Dancer	N
Copy Writer (Advertising)	Y	Explosive Handler	N
Coroner	Y	Exporter/Importer	Y
Correction Officer	N	Express Mail Delivery	N
Cosmetologist	Y	Exterminator	Y
Counselor/Psychologist	Y	Eye Glass/Lens Cutter, Grinder	Y
Couriers/Express Mail Services	N	Farmer	Y
Craneman, Crane Operator	Y	Fashion Designer	Y
Curator – Museum or Art Gallery	Y	Fashion Model	N
Custodian	Y	Federal Marshal	N
Custom House Broker	Y	Federal Employee	**
Dairy Farmer	Y	Fence Erector/Installer	Y
Dairy Products Processing	Y	Film Developer/Processor	Y
Dairy Scientist	Y	Film Editor	Y
Day Care Center (not at Home) (Office/Supervisor)	Y	Film or Tape Librarian	Y
Day Care Center (not at Home) (Other)	Y	Financial Consultant	Y
Decorator, Interior, Window and Display (Outside of Home)	Y	Financial Service	Y
Deliveryman (Short Haul, Home Every Night)	Y	Fire Alarm Installer, Repairman	Y
Demolition Specialist	N	Fire Extinguisher (Refill/Service)	Y
Dental Assistant	Y	Fire Fighter	N
Dental Hygienist	Y	Fire Marshal	N
Dental Lab Owner	Y	Fish & Game Warden	N
Dental Lab Technician	Y	Fish Farm/Hatchery	Y
Dentist	Y	Fish Processing Plant	Y
Detectives, Private	Y	Fisherman	N
Dialysis Technician	Y	Flight Attendant	N
Diamond Cutter, Polisher, or Sales	Y	Flight Instructor	Y
Dietary Aide	Y	Floral Arranger/Designer	Y
Dietician	Y	Florist	Y
Disc Jockey	Y	Forest Ranger/Forester	N
Dishwashers, Busboys	N	Freight Solicitor	Y
Dispatcher	Y	Funeral Director	Y
Display Designer	Y	Furnace Installer, Repairman	Y
Diver	N	Furniture Designer	Y
Dock Workers	Y	Furniture Mover	Y
Dog Groomer (Handler, Kennel Operator, Trainer)	Y	Furniture Restorer	Y
Domestic Servant	N	Furniture Upholster	Y
Door & Window Installer	Y	Furrier	Y
Draftsman	Y	Gambling Casino (Owner)	N
Dressmaker	Y	Game Warden	N
Driver (Local Delivery and Short Haul Deliveryman, Home Every Night)	Y	Garage Foreman or Manager	Y
Driver (All Other)	N	Garbage Collector	Y
Drug Stores	Y	Garbage Mechanic	Y
Dry Cleaner (Office)	Y	Gardener (Full Time, not Seasonal)	Y
Dry Cleaner (Other)	Y	Garment Sales	Y
Drywall Installer	Y	Gas Station Attendant	Y
Editor	Y	Gem Cutter/Polisher	Y
Electrical Appliance Repair	Y	Gemologist	Y
Electrical (Powerline, Foreman & Inspectors)	Y	Geologist	Y
Electrical (Powerline, Other)	Y	Glass Installation	Y
Electrician	Y	Glazier	Y
Electrologist	Y	Golf Course Manager	Y
Electroplater	Y	Goldsmith	Y
Electrotyper	Y	Golf Instructor/Pro	N
Elevator Installer or Repairman	Y	Government Employee	**
Elevator Operator	Y	Graphic Artist/Designer (Freelance)	Y
Embalmer	Y	Graphic Artist/Designer (not Freelance or Working From Home)	Y
		Greens Keeper	Y

Grounds Keeper.....	Y	Liquor Distribution (Drivers, Delivery)	N
Guard	N	Liquor Manufacture (Administrative, Sales, Skilled Workers)	Y
Guidance Counselor.....	Y	Liquor Manufacture (Laborer, Unskilled Workers).....	Y
Guide (Travel/Tour).....	Y	Liquor Sales (Managers, Cashiers, Chefs, Cooks)	Y
Gunsmith.....	Y	Literary Agent.....	Y
Hairdresser	Y	Lithographer Printer	Y
Hairstylist.....	Y	Livestock (Sales, Auctioneer, Buyer, etc.).....	Y
Harbor Master	Y	Livestock (Shepherd, Shearer, Other)	Y
Hazardous Waste Disposal (Executives, Office Only).....	Y	Lobbyist.....	Y
Health Club Manager	Y	Locksmith	Y
Hearing Aid Technician	Y	Longshoreman	Y
Heating Installer/Repairman.....	Y	Lumber Industry	N
Heavy Equipment Operator	Y	Lumberyard Workers (Administrative, Millwright, Graders).....	Y
Helicopter Mechanic	Y	Lumberyard Workers (Loaders, Truckers, Pilers, Other)	Y
Helicopter Pilot.....	N	Machine Shop (Owner)	Y
Home Health Care Worker.....	N	Magistrate	Y
Horse Tender/Trainer (not Riding).....	Y	Mail Carrier.....	N
Hospital Administrator	Y	Mail Clerk/Sorter (not Employed by Government).....	Y
Hospital Attendant, Orderly or Aide	Y	Maintenance Man/Engineer	Y
Hospital Laboratory.....	Y	Management Consultant.....	Y
Hotels and Motel (Office, Manager, Clerk).....	Y	Manicurist.....	Y
Hotels and Motel (Housekeeper, Bellboy)	Y	Manufacturer's Representative/Agent	Y
Housewives, Homemakers, Housekeeping	N	Marine Industry: Marine Managers	Y
Hypnotherapist	Y	Marine Industry: Merchant Seaman	N
Hypnotist	Y	Marine Industry: Ocean Going Ships: Physicians, Quartermaster, Radio Operator, Purser	Y
Illustrator (Freelance)	Y	Marine Industry: Ocean Going Ships, Tugs, Barges: Captains, Chief Officers, Engineers	Y
Illustrator (not Freelance).....	Y	Marine Industry: Other (no Commercial Fishermen)	Y
Importer/Exporter.....	Y	Marine Industry: Other Workers	Y
Incinerator Plant	Y	Market Research	Y
Income Tax Services.....	Y	Mason	Y
Industrial Water Softening.....	Y	Masseur/Masseuse.....	Y
Inhalation Therapist.....	Y	Meat Pack Plant (Management, Foreman)	Y
Insurance Adjuster	Y	Meat Pack Plant (Others).....	Y
Insurance Agent, Broker	Y	Mechanic.....	Y
Interior Decorator.....	Y	Medical Assistant.....	Y
Interior Designer	Y	Medical Intern, Resident.....	Y
Internal Revenue Agent	N	Medical Lab Worker	Y
Interpreter.....	Y	Medical Laboratory (Owner)	Y
Investigator (Private)	Y	Medical Records Clerk	Y
Investment Analyst, Broker (not on Trading Floor)	Y	Medical Services	Y
Iron, Steel Worker (Structural)	N	Medical Technician	Y
Jailer	N	Medical Technologist.....	Y
Janitors	Y	Medical Transcriptionist.....	Y
Jewelry Stores.....	Y	Meter Installer, Reader, Repairer	Y
Jockey.....	N	Midwife, Certified.....	Y
Journalist (Freelance).....	Y	Migrant Worker.....	N
Journalist (no Freelance)	Y	Military Personnel	N
Junk Dealer/Owner/Yardworker	Y	Mining Industry	N
Kennel Employee	Y	Minister	Y
Key Maker	Y	Model	N
Kidney Dialysis Technician	Y	Modeling Agency Owner	Y
Lab Technician	Y	Monument Workers.....	Y
Labor Unions (Organizer/Official)	Y	Mortgage Bankers	Y
Landscape Architect.....	Y	Mortician	Y
Landscape/Horticulture Services (Office, Supervision, Foreman)	Y	Motivational Speaker.....	N
Landscape/Horticulture Services (Other).....	Y	Movie Theaters (Management only).....	Y
Lawyer	Y	Moving & Storage Companies (Executive, Foreman, Checker, Watchman)	Y
Leasing Companies.....	Y	Moving & Storage Companies (Packer, Others, not Driving)	Y
Legal Assistant.....	Y	Municipal Employee	**
Legal Stenographer.....	Y	Musical Instrument Repair	Y
Legal Transcriber	Y	Musician (Conductor, Radio, TV Studio, Fulltime)	Y
Librarian	Y	Musician (Others)	N
Lifeguard	N	Nanny	Y
Limousine Service (Office Only).....	Y	Newspaper Industry	Y
Lineman	Y		
Liquor Distribution (Manager, Sales, Distribution)	Y		
Liquor Distribution (Warehouse).....	Y		

Notary	Y	Printers/Lithographers.....	Y
Nuclear Pharmacist	Y	Printing and Publishing	Y
Nuclear Power Plant.....	Y	Prison Warden.....	N
Numismatists (Coin Collectors).....	Y	Private Investigator	Y
Nurse (Private Duty).....	N	Probation Officer	N
Nurse (RN, LPN).....	Y	Production Assistant Coordinator.....	Y
Nurse (Nurses Aide, CNA, not in Home).....	Y	Professional Office Managers.....	Y
Nurseries	Y	Professor	Y
Nursing Assistant.....	Y	Program Director, Manager	Y
Nutritionist.....	Y	Prosthetist	Y
Occupational Therapist.....	Y	Prosthodontist	Y
Office Machine Repair	Y	Psychiatrist	Y
Office Manager, Supervisor	Y	Psychological Counseling	Y
Office Workers.....	Y	Psychologist.....	Y
Off Shore Workers	Y	Public Relations	Y
Oil & Natural Gas Industry	Y	Publicity Agent	Y
Operator-Switchboard or Telegraph.....	Y	Pump Station Operator	Y
Optician.....	Y	Purchasing Agent	Y
Optometrist.....	Y	Quarry Workers (Skilled, Other)	Y
Optometrist Assistant.....	Y	Quartermaster (Marine Industry).....	Y
Oral Hygienist.....	Y	Rabbi	Y
Oral Surgeon.....	Y	Racing Employee	N
Orderly (Hospital).....	Y	Radio/TV Communications.....	Y
Orthodontist.....	Y	Radiologist.....	Y
Orthotist, Prosthetist	Y	Real Estate Agent	Y
Osteopath.....	Y	Real Estate Sales.....	Y
Otologist.....	Y	Receptionist	Y
Packing & Slaughter House (Supervision).....	Y	Recording Engineer.....	Y
Packing & Slaughter House (Other).....	Y	Recording/Production Owner.....	Y
Painter	Y	Recruiter	Y
Paperhanger	Y	Reducing Salon	Y
Paralegal Services	Y	Referee.....	N
Paramedic	Y	Rehabilitation Therapist.....	Y
Park Superintendent	N	Rental/Leasing Companies	Y
Parking Lot Attendant.....	Y	Reporter	Y
Parole Officer.....	N	Rerecording Mixer	Y
Parts Clerk.....	Y	Respiratory Therapist	Y
Pastor	Y	Restaurants (Owner/Manager).....	Y
Pawnbrokers ..	Y	Restaurants (Other).....	Y
Pedodontist.....	Y	Rodeo Performer	N
Perfusionist.....	Y	Roofer	N
Periodontist.....	Y	Rug Cleaner	Y
Personnel Manager.....	Y	Rug Sales	Y
Personnel Recruiter	Y	Sales Management	Y
Pet Supply and Grooming	Y	Sanitation Worker	Y
Pharmacist.....	Y	School Superintendent	Y
Photoengraver	Y	Scrap Metal Dealer	Y
Photofinishing Laboratories (Owner).....	Y	Screenwriter (freelance)	N
Photographer (Commercial, Motion Picture).....	Y	Script Supervisor	Y
Photographer (Freelance).....	Y	Scriptwriter	Y
Physiatrist.....	Y	Sculptor.....	N
Physical Medicine/Rehab	Y	Seamstress (Not in Home)	Y
Physical Therapist.....	Y	Secretary	Y
Physician	Y	Security Alarm System	Y
Physician's Assistant.....	Y	Security Guard	N
Physicist.....	Y	Set Designer	Y
Piano Tuner, Technician	Y	Sheet Metal Worker	Y
Piano/Safe Mover	N	Sheriff	N
Picture Framers.....	Y	Shipping & Receiving Clerk.....	Y
Pilot	N	Shoe Repair	Y
Podiatrist	Y	Shoe Shine Parlors	Y
Police Officer, Inspector, Chief, Deputy, Detective	N	Short-wave Radio Operators	Y
Porter	Y	Signs and Billboards (Supervisors).....	Y
Post Office Employees.....	N	Signs and Billboards (Other).....	N
Powerhouse Workers.....	Y	Silversmith.....	Y
Preacher.....	Y	Singer	N
Principal	Y	Skating Rink Employee	N

Skiing Instructor	N	Trapper.....	Y
Small Appliance Repairer.....	Y	Trash Collector	Y
Sound Mixer/Technician	Y	Travel Agencies	Y
Speech Therapist.....	Y	Tree Surgeon, Pruner, Trimmer	Y
Sports Team.....	N	Truck Drivers.....	N
Sprinkler/Irrigation System.....	Y	Typesetter.....	Y
Stable Owner/Operator.....	Y	Typist	Y
State Employee.....	**	Ultrasound Technician	Y
Steam Fitter	Y	Umpire	N
Steel Worker, Structural.....	N	Undertaker.....	Y
Steeplejack	N	Upholsterer	Y
Stenographer	Y	Usher	Y
Steward, Stewardesss, Airline	N	Varnisher	Y
Stock Clerk	Y	Vending Machine Worker.....	N
Stockbroker	Y	Veterinarian	Y
Street Cleaner	Y	Video Arcades	Y
Stucco Worker.....	Y	Video Machine Repair	Y
Studio Engineer/Technician.....	Y	Vocalist.....	N
Subway/Tunnel Construction.....	N	Waiters/Waitress	Y
Superintendent – Schools.....	Y	Wardrobe Assistant.....	Y
Supply Clerk.....	Y	Warehouseman	Y
Surgeon.....	Y	Waste/Water Disposal	Y
Surgical Technician	Y	Watch Repair	Y
Surveyor, Not Arial	Y	Watchman	N
Swimming Pool Service	Y	Waterworks Employees	Y
Switchboard Operator	Y	Weather Observers	Y
Tailors (Not in Home).....	Y	Welder (Ground, Platform).....	Y
Tanner	Y	Welder (Structural Work).....	N
Tax Agent/Official.....	N	Welfare Workers	N
Taxicab Companies (Office Only).....	Y	Well Driller	Y
Taxicab Companies (Others).....	N	Wholesale	Y
Taxidermist	Y	Window & Door Installer	Y
Teachers.....	Y	Window Decorator	Y
Technical Writer.....	Y	Window Washer.....	Y
Technician	Y	Xenographer	Y
Telegraph Operator	Y	X-Ray Technician, Inspector, Repair	Y
Telemarketer	Y	Zoologist.....	Y
Telephone Answering Service.....	Y		
Telephone Installer.....	Y		
Telephone Operator.....	Y		
Television Announcer	Y		
Television Producer, Director	Y		
Television Station Manager	Y		
Teller	Y		
Tennis Club Manager	Y		
Theater Industry Employee.....	N		
Therapist	Y		
Therapist (Physical, Speech, Occupational, etc.).....	Y		
Tile Setter	Y		
Tire Repairer or Changer	Y		
Title Abstractor	Y		
Title Searcher.....	Y		
Tour Guide	Y		
Tow Truck Driver	Y		
Towing Service	Y		
Town Clerk.....	N		
Trailer Park Operator.....	Y		
Transmitter Operator.....	Y		
Transportation Industry (Rail, Bus, Air): Baggage Handlers, Porters, Conductors, Engineers, Mechanics, Track Workers, Other Skilled Workers.....	Y		
Transportation Industry (Rail, Bus, Air): Office Duties, Ticket Agents, Inspectors, Bagging Agents	Y		
Transportation Industry (Rail, Bus, Air): Station/ Terminal Executives.....	Y		
Transportation Industry (Rail, Bus, Air): Truck Drivers, Bus Drivers	N		

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