

Re: Johns Hopkins School of Medicine Individual Disability Insurance (IDI) Benefit

Dear Sample:

While at Johns Hopkins School of Medicine, you have been covered by an individual insurance policy that provides a monthly benefit in the event of a disability.

You now have a limited time opportunity to keep this policy along with its specially negotiated features:

- Exclusive premium discount
- Options to increase benefits without medical documentation
- Own occupation disability definition to Age 65
- Long Term Care Conversion and Catastrophic Benefit riders

You can always cancel in the future, but these features will not be available to you if you allow the policy to lapse, nor are they likely available elsewhere.

To keep your benefit, you must take action no later than 30 days following the date your School of Medicine appointment ends.

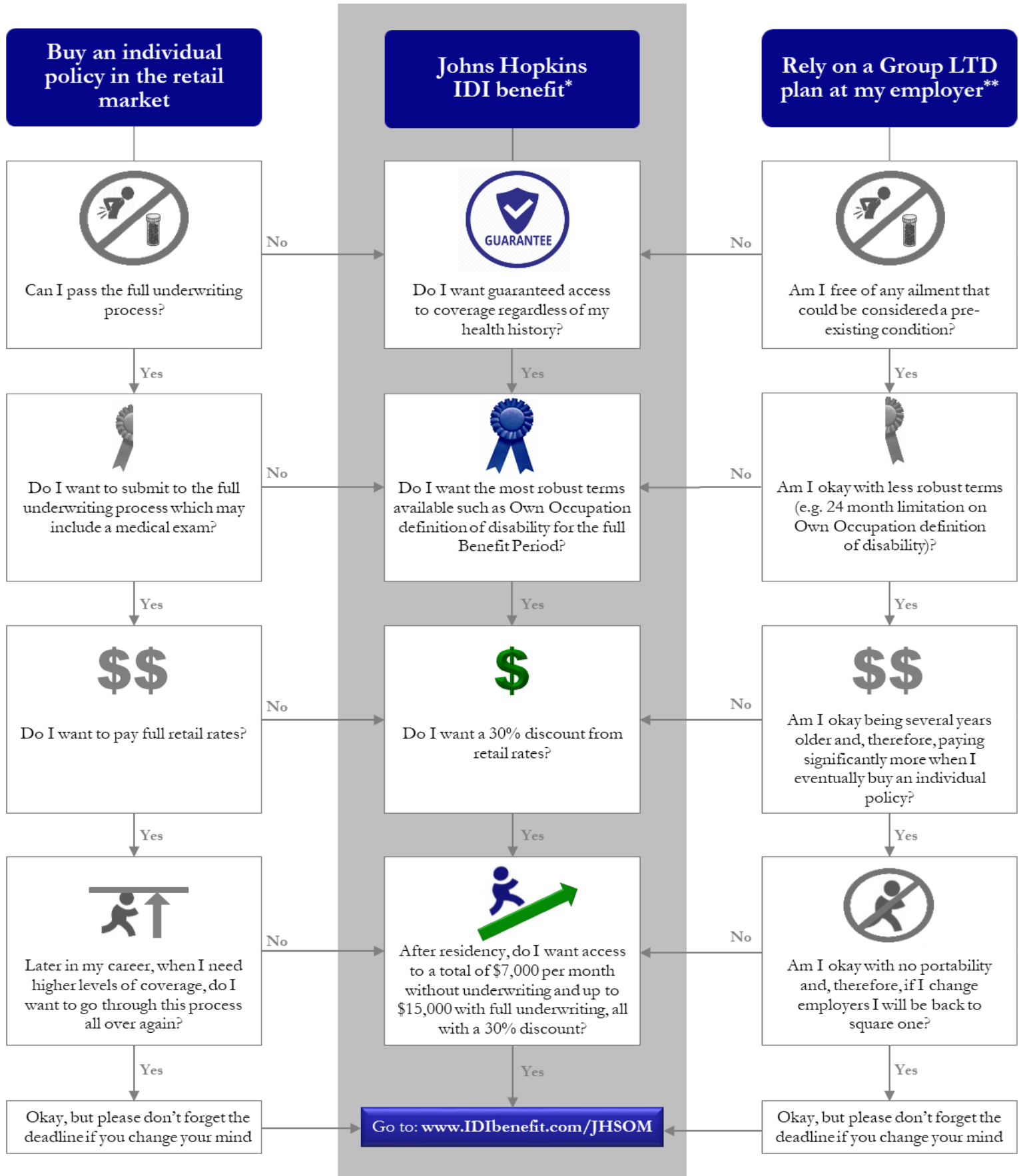
Please go to:

www.IDIbenefit.com/JHSOM

If you have any questions about the IDI benefit, please contact Covala Group, the administrative service provider at (800) 235-3551 or via e-mail at JHIDI@covalagroup.com. You can also contact Henry Thomas at Cornerstone Financial, LLC at (410) 468-1686 or via e-mail at hthomas@csflp.com.

Enclosures

Which disability insurance option should I choose?



* The above overview is designed to provide a brief description of the key features of the Johns Hopkins School of Medicine IDI benefit. Please see the actual policy issued by Unum for specifics.

** Not all employers will offer a group long term disability plan and specific terms and conditions will vary. Please refer to the specific benefits offered by your employer (if applicable).