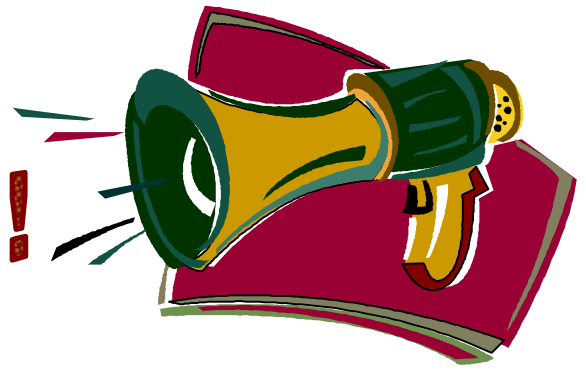


MORE GOOD NEWS!!



~ NEW DISABILITY INCOME BENEFIT AMOUNTS ~

Age	Old Maximum	New Maximum
Under Age 50	\$10,000/Mo. (\$120,000/Yr.)	\$15,000/Mo. (\$180,000/Yr.)
Ages 50 – 54	\$ 6,000/Mo. (\$72,000/Yr.)	\$10,000/Mo. (\$120,000/Yr.)
Ages 55 – 59	\$ 3,000/Mo. (\$36,000/Yr.)	\$10,000/Mo. (\$120,000/Yr.)

Many Professionals could improve their Disability Income Protection with the **NEW** Disability Income Benefit Amounts and favorable Participation Limits.

Participation Limits (for Disability Income Benefit Amounts that are issued in conjunction with coverage from other Companies) remain at **\$25,000/Month.**

Applications are subject to financial and medical underwriting standards of the Insurance Company.

We urge you to apply while you are in good health and insurable.

Underwritten by:

Life Insurance Company of Boston & New York
277 North Avenue, Suite 200
New Rochelle, NY 10801

Administered by:

Charles J. Sellers & Company, Inc.

4300 Camp Road, P.O. Box 460 Athol Springs, NY 14010
Phone (716) 627-5400 FAX (716) 627-5420

Customer Service 1-800-333-5440 FAX 1-800-462-1121
E-Mail Address: insurance@sellersinsurance.com

See the Product Brochure and/or Policy Form DIC-N (0900) NY for details concerning policy benefits, limitations and exclusions.