

## High End Disability Income Insurance

Approximately one-third of all Americans between the ages of 35 and 65 will suffer a disability lasting a minimum of 90 days some time during their careers. Unfortunately, most companies fail to realize the significant financial risk associated with the loss of a key employee or executive.

<p><b>KEYPOLICY FEATURES</b></p>	<ul style="list-style-type: none"> <li>• <b>Comprehensive Definition of Total Disability.</b> Provides coverage if an insured is unable to perform the material and substantial duties of his/her regular occupation.</li> <li>• <b>24 Hour, Worldwide Coverage.</b></li> <li>• <b>Accidental Death Coverage Provision</b></li> </ul>
<p><b>RANGE OF BENEFIT OPTIONS</b></p>	<ul style="list-style-type: none"> <li>• Elimination Period (the time between onset of the disability and initial payment of benefits). Available ranges from 60 days to 180 days.</li> </ul>
<p><b>FLEXIBILITY TO MEET SPECIFIC NEEDS</b></p>	<ul style="list-style-type: none"> <li>• Critical Asset Protection</li> <li>• Excess Disability</li> <li>• Insurance Support for Buy-Sell Agreements</li> </ul>
<p><b>COVERAGE PROVIDED BY FINANCIALLY SOUND CARRIERS</b></p>	<ul style="list-style-type: none"> <li>• High end disability income coverage is underwritten by insurance companies rated “A” or better by A.M. Best. This rating is a gauge to measure the carrier’s financial stability, underwriting integrity, and claims-paying abilities.</li> </ul>

The High End Disability Income Program offers limits up to \$30 million. Coverage is available in all states. The premium charged for the coverage is based on a host of factors— occupation, health of the individual insured, coverage options selected, etc.

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