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ROCKWOOD EXECUTIVE DISABILITY INCOME

IT'S A FACT! About one-third of all Americans between the ages of 35 and 65 will suffer a disability lasting a minimum of 90 days sometime during their careers. Unfortunately, most workers—especially those in white-collar jobs—fail to recognize the significant financial risk associated with this exposure.

KEY FEATURES

- Comprehensive Definition of Total Disability—provides coverage if the insured is unable to perform the material and substantial duties of his/her **regular** occupation (True Own-Occupation).
- Non-Cancelable—once the coverage is in-force, the insurer cannot make revisions to the premium schedule, monthly benefits, or policy benefits unless specifically directed to by the insured.
- 24-hour, Worldwide Coverage
- Accidental Death Coverage Provision

RANGE OF BENEFIT OPTIONS

- Elimination Period (the time between onset of the disability and initial payment of benefits). Available ranges from 60 days to 180 days.

FLEXIBILITY TO MEET YOUR CLIENT'S SPECIFIC NEEDS

- Key Man Insurance
- Insurance support for Buy-Sell Agreements
- Critical Asset Protection
- Excess Disability

The Rockwood Executive Disability Income Program

is underwritten only by insurance companies rated A (Superior) or better by A.M. Best. This rating is a gauge to measure the carrier's financial stability, underwriting integrity, and claims-paying ability.

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