



Long-Term Individual Disability Income Insurance

Income Protection+

Product Highlights

Issue Ages	18 through 64; age last birthday as of issue date	
Coverage Options	Accident and Sickness; Accident-Only	
Total Disability Definitions	• True Own Occupation for the entire benefit period • True Own Occupation for two years then Any Gainful Occupation • Own Occupation and Not Working for the entire benefit period • Own Occupation and Not Working for two years then Any Gainful Occupation <i>(availability depending on age and occupation class)</i>	
Occupation Classes	6A: accountant, architect, computer programmer, pharmacist, engineer, optometrist 5A: real estate agent, clinical nurse, teacher, office manager, small animal veterinarian 4A: hospital/surgical nurse, clinical physician, secretary, car salesperson 3A: physical therapist, dental hygienist, lab tech, graphic designer 2A: truck driver, carpenter, electrician, plumber, chef, farmer, landscaper, auto mechanic 1A: custodian, roofer, exterminator, chiropractor, auto body repair	
Maximum Issue Limits	6A, 5A, 4A, 3A = \$30,000 2A = \$15,000 1A = \$10,000	
Benefit Periods	Accident and Sickness 1 Year, 2 Years, 5 Years, 10 Years, To age 65, To age 67, To age 70 <i>(availability depending on age and occupation class)</i>	Accident-Only 1 Year, 2 Years, 5 Years, 10 Years
Elimination Periods	30, 60, 90, 180, 365 or 730 days <i>(availability depending on benefit period)</i>	
Underwriting Classes	Accident and Sickness Male/Female; Non-Tobacco/Tobacco	Accident-Only Male/Female; Standard – Uni-Tobacco
Underwriting	No medical exams: Age 18-50 up to \$10,000 Age 51-64 up to \$6,000 No income verification: up to \$8,000 (\$6,000 for 1099 employees and/or self-employed)	
Renewability	Guaranteed renewable to age 67 policy anniversary; conditionally renewable for life if working for pay at least 30 hours per week.	
Benefits & Features	• Partial Disability Monthly Benefit • Presumptive Disability Benefit • Waiver of Premium Benefit • Recurrent Disability Monthly Benefit • Home Modification Benefit • Survivor Benefit • Rehabilitation Benefit • Childbirth Benefit* • Organ Donor Benefit* • List Bill capability <i>*not available with Accident-Only</i>	

Optional Riders <i>Additional premium unless otherwise noted.</i>	• Benefit Increase Rider (No cost) • Catastrophic Disability Rider* • Cost-of-Living Adjustment Rider • Critical Accident Rider • Enhanced Residual Disability Rider* • Guaranteed Insurability Rider* • Mental Disorder Rider*	• Non-Cancelable Rider* • Residual Disability Rider* • Retroactive Injury Rider • Return of Premium Rider • Stay-at-Home Spouse Rider • Supplemental Disability Income Rider
	<i>*not available with Accident-Only</i>	
Multi-Life Discount	• 20% discount on DI policies issued to three or more insured persons of the same employer	
Spouses Discount	• 10% discount on DI policies issued to two insured persons who meet the policy definition of spouse. • Not available with the Multi-Life Discount.	
Business Owner Upgrade	One occupation class upgrade for most business owners if self-employed at least 2 years, 10%+ ownership, and \$30,000+ net income	
Policy Fee	Accident and Sickness \$30 annually, commissionable	Accident-Only No policy fee
Electronic Application	FastTrack - Instantly quote, illustrate, apply, and manage every case in one seamless platform.	

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