



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	<ul style="list-style-type: none">• 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 \$8,000 Age 51-64 up to \$6,000 No income verification: up to \$6,000 (\$4,000 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	<ul style="list-style-type: none">• Partial Disability Monthly Benefit• Presumptive Disability Benefit• Waiver of Premium Benefit• Recurrent Disability Monthly Benefit• Home Modification Benefit	<ul style="list-style-type: none">• Survivor Benefit• Rehabilitation Benefit• Childbirth Benefit*• Organ Donor Benefit*• List Bill capability <p><i>*not available with Accident-Only</i></p>

Optional Riders <i>Additional premium unless otherwise noted.</i>	<ul style="list-style-type: none"> 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* 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 20% discount on DI policies issued to three or more insured persons of the same employer 	
Spouses Discount	<ul style="list-style-type: none"> 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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