

## Graded Benefit Disability Insurance



## How the plan works

Graded Benefit DI protects personal income at 65%, up to \$20,000 per month. Conditions which are graded are covered at a level benefit of either 80%, 65% or 50% of the monthly benefit amount. The definition of disability is specialty own occupation for the full benefit period. The term of insurance is guaranteed for five years and is non-cancelable. Choice of three benefit levels will enable any hard-to-place case an affordable premium.

80% Level Benefit

or



or



**Issue Ages:** 

**Coverage Limits:** 

**Elimination Periods:** 

Maximum Benefit Period:

**Graded Benefit Options:** 

Occupation Definition:

**Optional Riders:** 

Occupations:

up to 64

65% up to \$20,000 per month

60, 90, 180, or 365 Days

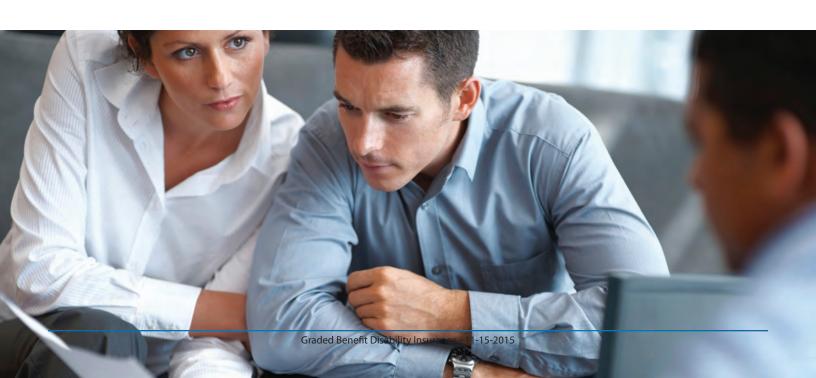
36, 48, or 60 Months

80%, 65%, or 50%

Own occupation including specialties

Residual & COLA

Most occupations considered



## Financial Planning

Disability Insurance is an essential part of any financial plan. Unfortunately some individuals are not able to qualify for traditional disability insurance due to health history. The Graded Benefit DI plan provides a comprehensive cost-effective solution for hard-to-place cases. Some medical conditions are controllable with proper medical care or with diet and exercise. When medical records provide evidence that a condition is well controlled, full coverage can be offered from the inception of the policy.

## Conditions Considered For Coverage

Addison's Disease

Aneurysm Angina

Angioplasty

Anxiety

Aplastic Anemia Arteriosclerosis

Attempted Suicide

Cancer

Cardiomegaly Chronic Fatigue

Syndrome COPD

Coronary Artery Disease

Crohn's Disease

Diabetes (Controlled)

**Elevated Liver Enzymes** 

Epilepsy (Controlled)

Factor V Leiden

Gastric Bypass Heart Attack

Heart Bypass

**Heart Valve Replacement** 

**Heart Murmurs** 

**Hepatitis** 

Hodgkin's Disease

Idiopathic

Thrombocytopenia IGA Nephropathy

Lupus, Discoid

Meniere's Disease

Obesity

Osteomyelitis

**Pacemakers** 

**Pancreatitis** 

Peripheral Vascular

Disease

**Poliomyelitis** 

**Psoriatic Arthritis** 

Rheumatic Heart Disease

**Rheumatoid Arthritis** 

Sarcoidosis

Sleep Apnea

Stroke

Tourette's Syndrome

Tuberculosis

**Ulcerative Colitis** 

.... and more!





This is not intended to be a complete outline of coverage. Actual wording may change without notice. Underwriters reserve the right to modify terms and conditions at time of underwriting.

