

Features, facts, fact finder and prospects



Arming yourself with information during the sales process is key to your success. Today, most consumers conduct online research before meeting with you. Proving your product knowledge and personalizing each case to meet client needs shows your true value and helps to further gain their trust.

Key Features:

- Monthly benefit amounts: **from \$500 up to \$20,000**, depending on occupation class and income
- Issue ages: **18 to 60** (age nearest birthday)
- **No medical exam requirement** for clients age 18 to 50 for benefit amounts up to \$4,000, for qualifying applicants
- **No income verification requirement** for W-2 employees who aren't self-employed for benefit amounts up to \$4,000
- Two-Year Own Occupation definition: Pays monthly benefits during the first two years if your client can't work in their regular occupation, **even if they can work in another occupation**

Optional Riders Enhance Coverage

- **Return of Premium Benefit Rider** allows a percentage of all premiums paid for the policy to be returned to your client upon policy lapse, cancellation or the client's death
- **Residual Disability Benefit Rider** pays a benefit after the elimination period has been satisfied if your client becomes unable to perform one or more (but not all) of the duties of their occupation and has a loss of income
- **Supplemental Disability Income Rider** pays a monthly benefit less any social insurance benefits received after the elimination period has been satisfied, giving your client the highest total benefit for the lowest cost