



Monthly Premiums

Occupation Classification

4P 3P

Benefits Included In All Proposals-

Age

26	\$126.70	\$149.52
27	\$132.25	\$156.43
28	\$138.73	\$164.12
29	\$145.59	\$172.33
30	\$153.11	\$181.23
31	\$161.97	\$191.49
32	\$171.99	\$202.90
33	\$182.88	\$214.93
34	\$194.69	\$227.98
35	\$206.94	\$241.54
36	\$218.95	\$255.00
37	\$231.06	\$268.65
38	\$243.17	\$286.60
39	\$254.82	\$300.46
40	\$265.95	\$310.40

1. Guaranteed Issue, No Medical Questions or Exams, Individually owned policies
2. \$5000 Monthly Benefit Maximum
3. True Own Occupation protection for duties within specialty...allows you to earn other income
4. Residual/Partial benefits if not fully capable of working and earning pre-disability income
5. Future Purchase Option for up to \$7500/Month of additional protection...no medical review
6. Benefit payable to age 67 (versus typical age 65)
7. 90 Day Elimination Period before benefits begin
8. Non-Cancelable and Guaranteed Renewable Premiums
(Fixed and Guaranteed for the life of the contract.)

**3P Occupational class includes - Surgeons, Anesthesiologists, Emergency Room Physicians
4P Occupational class includes - Cardiologists, Dermatologists, Ophthalmologists, Internists**

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