



**Insurance, Retirement,
Investments and Advice.**

Age	<u>Monthly Premiums</u>		
	Occupation Classification		
	4P	3P	2P
26	\$158.72	\$199.90	\$262.46
27	\$162.95	\$208.00	\$273.73
28	\$167.24	\$216.90	\$285.64
29	\$171.93	\$226.54	\$298.32
30	\$177.43	\$237.26	\$311.76
31	\$185.64	\$248.88	\$325.96
32	\$194.67	\$261.59	\$340.84
33	\$204.74	\$275.39	\$356.67
34	\$215.56	\$290.16	\$373.03
35	\$227.15	\$305.74	\$390.33
36	\$239.31	\$321.89	\$408.17
37	\$252.03	\$338.41	\$426.51
38	\$265.25	\$355.53	\$445.44
39	\$278.79	\$372.75	\$464.92
40	\$292.71	\$390.03	\$484.89

Benefits Included In All Proposals-

1. Guaranteed Issue, No Medical Questions or Exams, Individually owned policies
2. \$5000 Monthly Benefit Maximum (Initial Application Amount)
3. 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 up to \$7500/Month of additional protection...no medical review
6. Benefits payable to age 67 Including Mental & Nervous (normally 24 months)
7. 90 Day Elimination Period before benefits begin
8. Non-Cancelable and Guaranteed Renewable Premiums

(Fixed and Guaranteed for the life of the contract.)

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2P Occupational class includes- Anesthesiologists
 3P Occupational class includes - Emergency, Orthopedics, Otolaryngology, Surgeons, Urology, Ob/Gyn, Plastics, DDS
 4P Occupational class includes - Cardio, Derm, Gastro, Hemoc, IM, Neph, Peds, Pscyh, Opthal, Radiology

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