



Financial
Designs, Inc.

LONG TERM DISABILITY INCOME INSURANCE

Many medical professionals perceive that disability insurance contractual provisions are fairly uniform. Unfortunately, this is not the case. One subtle difference in a definition or benefit can cost you hundreds of thousands of dollars during a claim.

From a medical professional's point of view, what should you look for in a disability plan?

Liberal Definition of Total Disability

You can receive full benefits if, due to injury or sickness, you are unable to perform the primary activities of your current medical specialty.

Residual Disability Benefits

This provision ensures you will continue to receive benefits even if you can perform some work and earn some income while partially disabled.

Indexing of Pre-Disability Earnings

This benefit allows your residual benefits to keep pace with inflation.

Waiver of Premium on Both Total and Residual Benefits

This provision waives premiums as they come due when you are receiving either total or partial benefits from your policy.

Recurrent Disabilities

You are not subject to another waiting period for a continuing illness or injury should a related disability occur within 12 months of the time you return to work full-time.

Guaranteed Increase Option

This feature allows you to increase your coverage without proof of insurability.

Cost of Living Adjustment

Provides for an increasing benefit during a long-term total disability claim.

Coverage of HIV

If your employment is terminated due to being diagnosed HIV positive, benefits will be paid to you even though you are physically able to perform the duties of your occupation.

***To request a customized quote or more details,
call Financial Designs at 888-898-DOCS (3627)***

*A Financial Designs, Inc. (FDI) representative will assist in designing a disability income plan to fit your needs.
Rates vary depending upon your age, specialty, monthly (tax-free) benefit and optional riders chosen.*

FDI is a financial consulting and services firm committed to the development of custom designed financial and benefit strategies for medical professionals.

Disability Facts You Should Know:

- **According to the United States Census Bureau, over 51 million Americans are classified as disabled.**

Source: "Americans With Disabilities," 2002, "U.S. Bureau of the Census," May 2006.

- **Three in 10 workers entering the work force today will become disabled before retiring.**

Source: Social Security Administration, Fact sheet 2007.

- **Of the over 6.8 million workers receiving Social Security disability benefits, almost half are under age 50.**

Source: Social Security Administration, Fact Sheet 2007.

- **An illness or accident will keep one in five people out of work for at least a year during their working careers.**

Source: National Association of Insurance Commissioners (NAIC) 1985 Commissioner's Disability Income Table A

- **The average long-term disability absence lasts two and one half years.**

Source: NAIC Commissioner's Individual Disability Table A

- **Unexpected illnesses and injuries cause 350,000 personal bankruptcies each year.**

Source: "Illness and Injury as Contributors to Bankruptcy," Health Affairs, Feb. 2, 2005.

- **Disability causes nearly 50% of all mortgage foreclosures, 2% are caused by death.**

Source: Health Affairs, The Policy Journal of the Health Sphere, Feb. 2, 2005.