



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.*