



DI Sales Solutions



How the Critical Illness Benefits Rider Can Help Complement Your Client's DI Coverage



PROSPECT PROFILE

- Sue is a 45-year-old accountant
- She's a single mother with two children
- Her annual salary is \$75,000

SITUATION

- Two years ago, Sue purchased a long-term accident/sickness disability insurance policy with a 90-day elimination period
- She also elected to purchase a \$15,000 Critical Illness Benefits rider
- Sue was recently diagnosed with breast cancer. Her treatment includes surgery and several months of therapy

SOLUTION

Sue's Critical Illness benefit – payable upon diagnosis – can help cover her expenses during the elimination period, until the benefits from her long-term disability plan begin. She can use the critical illness benefits to help:

- Pay monthly bills like mortgage or rent and utilities
- Buy groceries
- Hire housecleaning help or a child care provider
- Cover transportation costs – car repair and regular maintenance
- Pay her medical expenses
- Pay for other unexpected expenses that may arise

The following factors determine how much this valuable benefit costs Sue:

- 45-year-old female accountant
- Nontobacco
- 90-day elimination period
- To-age-67 benefit period
- \$4,000 monthly benefit

Monthly Premium

| | |
|---------------------------------|--------------|
| Disability Income policy | \$174 |
| Critical Illness Benefits rider | 16 |
| Total | \$190 |

In addition:

- Sue may purchase own occupation protection for the duration of the benefit period
- Sue may purchase extended proportionate disability protection that will last for the duration of the benefit period
- Sue has the peace of mind that comes from working with a trusted company

**Disability Income
Choice PortfolioSM**

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