



Disability Income Protection Purchase it while you can

Example:

- \$5,000 per month benefit
 - Own occupation coverage
 - Includes partial disability
 - Includes cost of living
 - Includes future purchase
 - Does not include catastrophic or student loan rider
- Non-surgical occupation class – Internal Medicine, Pediatrics, etc.

The Cost of Waiting Monthly premiums

	Retail Carrier 1	Retail Carrier 2
Age 30	Male: \$157.79 Female: \$241.02	Male: \$114.11 Female: \$204.86
Age 35	Male: \$198.55 Female: \$293.33	Male: \$132.47 Female: \$220.31

Approximately \$10,000 more over your career if you wait 5 years to sign up for coverage