

Do you need long term disability income protection insurance?

- ✓ Health insurance would cover the medical costs, but what about your income? Workers' compensation insurance does not provide benefits for injuries or illnesses that occur off the job — which happens in about two-thirds of cases.²
- ✓ Americans spent more than they earned in 2005. The personal savings rate dropped to minus 0.5% for the year, something that has not happened since the Great Depression.³
- ✓ One spouse's disability can greatly reduce the other's earning power.
- ✓ One out of every seven workers will suffer a five-year or longer period of disability before age 65.⁴



Most of us take our ability to earn an income for granted. Disability can strike any of us at any time, as evidenced by the fact that about 30 percent of those 35 to 65 suffer a disability of three months or longer. And once a person is disabled for 90 days, the average length of disability is two years.¹

Income II (Select) Individual disability insurance

Benefit period

You have a choice of benefits for 2 years, 3 years, 5 years; to age 65 or to age 67.

Elimination period

Choose to have your benefits begin after a waiting period of 60, 90, 180 or 365 days of disability.

Income replacement for total disability

1st Year of disability: A monthly income benefit can be paid if you are totally disabled in your occupation and under a physician's care.

2nd Year of disability: After the total disability benefit has been payable for 12 months during any disability, benefits can continue if you are not engaged in another occupation and remain disabled in your occupation.

Remainder of your benefit period: A monthly income benefit can be paid if you cannot work in any occupation for which you are reasonably qualified or trained and which could be expected to generate at least 60% of your prior earnings within 12 months of returning to full-time work; and are under a physician's care. If you can return to any occupation but do not do so, a monthly income benefit of 50% is payable for up to the remainder of the benefit period.

Catastrophic disability benefit: Can be added to your income benefit, replacing up to 100% of your prior income (not to exceed \$8,000 per month) and paying for certain very serious disabilities that are likely to increase your living expenses (ask your insurance professional for information on physical conditions that apply).

Return-to-work benefits

Residual benefits: This provides monthly coverage for less-than-total disability, based on your proportionate loss of income, for the duration of the benefit period you chose for your policy.

Work incentive benefit: When you initially qualify for residual benefits, you can receive a short-term incentive for six months equal to the difference between your prior income and your current income, for up to 100% income replacement (subject to the maximum benefit amount).

Recovery benefit: Can pay a proportional benefit for up to six months after you return to work full time in your own occupation but continue to have a loss of earnings while you rebuild your business or customer base.

Coverage during the working years — 100% of income

- **Catastrophic benefit option:** adds benefits for catastrophic injury.
- **Standard income benefit:** provides benefits during total or residual disability due to injury or sickness.

Rehabilitation services: May be available while you are totally or partially disabled and designed to help you return to work. Services may include coordination of physical therapy, vocation testing, retraining, career counseling, placement services, worksite modifications, and more.

Additional options

Cost of living adjustments: Helps your benefit keep pace with inflation during disability.

Social insurance substitute: A benefit that coordinates with government provided benefits.

Future income option: Allows you to increase your coverage as your income grows, without medical documentation.

LTD insurability: Lets you increase your individual income protection without medical documentation if you lose access to employer-provided disability benefits.

For additional information and enrollment forms go to: www.lifesolutions.com/jac.htm

Call Life Solutions, P.A. for premium quotes and enrollment instructions.

Use this worksheet to evaluate your need for disability income protection insurance.

Expenses

Rent or mortgage _____

Groceries _____

Auto payment(s) _____

Child care _____

Health insurance _____

Home insurance: _____

Utilities _____

Medical _____

Dental _____

Education _____

Clothing _____

Gasoline _____

Auto repair _____

Life insurance _____

Home repair _____

Landscaping _____

Recreation _____

Total _____

Sources of income during a period of disability

Insurance _____

Savings _____

Investments _____

Family _____

Sale of assets _____

Other _____

Total _____

Kelley Phillips
LIFE SOLUTIONS, P.A.
P.O. Box 15698
Tallahassee, FL 32317
877-652-0221



1 Commissioner’s Individual Disability Table A, Society of Actuaries, 1985.

2 National Safety Council, Injury Facts, 2004 Edition.

3 U.S. Department of Commerce, Bureau of Economic Analysis, February 2006.

4 Commissioner’s Individual Disability Table A, Society of Actuaries, 1985.

The policy has exclusions and limitations that may affect any benefits payable.

This is a brief summary of the general coverage provided by the Income II (Select) coverage package of Unum’s Income Series (policy 600 or 601). The policy or its provisions may vary or be unavailable in some states. Policies have exclusions and limitations that may affect any benefits payable. See the actual policy or your Unum representative for specific details of availability.

Coverage described in this fact sheet underwritten by: Provident Life and Accident Insurance Company (Income Series) 1 Fountain Square, Chattanooga, TN 37402. unum.com

© 2007 Unum. All rights reserved. Unum is a registered trademark and marketing brand of Unum and Unum Groups insuring subsidiaries.

CU-3261 (10-07)