

GUARANTEED ISSUE OWN-OCCUPATION GROUP COVERAGE |

BENEFIT TERMS

Up to \$50,000 in Additional Monthly Benefits

Up to \$2,000,000 in Lump Sum Benefits

Up to 60 Month Indemnity Periods

Various Elimination Periods

GENERAL TERMS

Minimum of 5 Insureds

Presumptive Benefit

Transplant Benefit

Recurrent Disability

Residual Benefits

RATE GUARANTEE

3 Year Term for Insureds Younger Than 60

1 Year Term for Insured 60 and Above

UNIQUE FEATURES

OWN-OCCUPATION COVERAGE

No Age Limit

Automatic Coverage Increases with Income Growth

PROFINANCIALSERVICES

800.832.8000 / www.pfsins.com