

# DISABILITY INCOME EVALUATION

for the protection of your family

Mr. Valued Client

<b>Broker</b> <b>First Element</b> <b>Client</b> <b>Mr. Valued Client</b>			
<b>Product</b>	HH750	DINAMIC FOUNDATION	Protector Platinum
<b>Benefit Amount</b>	\$13,000.00	\$13,000.00	\$13,280.00
<b>Elimination Period</b>	90 days	90 days	90 days
<b>Benefit</b>	to age 65	to age 65	to age 65
<b>Renewability</b>	Non-Cancelable	Non-Cancelable	Non-Cancelable
<b>Own Occupation</b>	Own Occupation	Own Occupation	Own Occupation
<b>Residual Benefit</b>	Included for the benefit period	Enhanced Residual	Included for the benefit period
<b>Recovery Benefit</b>	Included for the benefit period	Included for the benefit period	Included for the benefit period
<b>Catastrophic Benefit</b>	Not Illustrated	Not Illustrated	Not Illustrated
<b>COLA Rider</b>	3% Compound	3% Simple	3% Compound
<b>Future Insurability Opt</b>	Benefit Update	Future Increase Option	Future Purchase Option
<b>Auto Inc Benefit</b>	Auto Increase Benefit	Not Illustrated	Auto Increase Benefit
<b>Presumptive Benefit</b>	Lifetime	Benefit Period	Lifetime
<b>Mental Limitation</b>	24 Months	24 Months	No Limitation
<b>Special Features</b>	Supplemental Health Benefit	Good Health Benefit	
<b>Company Rating</b>	A+	A	A
<b>Notes</b>			
<b>Premium Amount</b>	\$684.71	\$720.26	\$1,051.27

Monthly premium includes administrative charge. Multi life discounts and unisex rates available for three or more lives. For Producer Use – not meant to represent the entire contract. Please refer to actual proposals for complete details.

## Definitions of Terms

<b>“Own Occupation or Regular Occupation”</b>	The inability to perform the substantial and material duties of your occupation.
<b>“Your Occupation or Own Occ not engaged”</b>	The inability to perform the substantial and material duties of your occupation and not working.
<b>Transitional Own Occupation</b>	This would be the same as own occupation but with a cap of a 100% replacement of income from income plus disability benefits to earnings prior to being disabled.
<b>Any Occupation</b>	The inability to perform any occupation that you are reasonably able to perform based on the clients education, training and experience.
<b>Residual</b>	Usually added by rider, this feature allows the insured to collect benefits while residually disabled and working. The definition usually reads due to injury or sickness the insured is unable to perform one or more of the substantial or material duties of their occupation, is working and is suffering a loss of income of at least 20%. If the insured has a loss of income of 75% the insured is deemed totally disabled and receives full benefit.
<b>Recovery</b>	Recovery is a loss of income benefit paid after a client has fully recovered from a total or residual claim but still suffers a loss.
<b>COLA or Cost of Living Adjustment</b>	This benefit increases the benefit payable on claim every year to help fight inflation.
<b>Future Insurability Option</b>	The ability to increase your monthly benefit on specified anniversaries without evidence of medical insurability. Financial verification will be necessary when exercising the option.
<b>Catastrophic Rider</b>	This rider pays an additional monthly benefit for the loss of activities of daily living/cognitive impairment. The exact definition varies by company.
<b>Presumptive Benefit</b>	This benefit is paid if you permanently lose the power of speech hearing in both ears, sight in both eyes, or use of both hands, both feet, or one hand and one foot. Benefits typically start immediately regardless if you work and usually are paid for life.
<b>Survivor Benefit</b>	Usually three times the monthly benefit and is paid if you die while on claim for more than 12 months.
<b>Mental Nervous Limitation</b>	This rider limits benefits payable for mental, nervous or substance abuse to 24 months.