

GRADED BENEFIT DISABILITY INCOME PROTECTION

PLATINUM PLUS

PRODUCT INFORMATION



Guaranteed Renewable Disability Income Protection for Individuals with Moderate to Severe Medical Impairments

- **Graded Benefit for First 2 Years**
- **Maximum Monthly Benefit up to \$15,000**
- **No Exams or Blood Work up to \$13,000 Monthly Benefit**
- **Flexible Plan Design**
 - Available Benefit Period - 5 years
 - Available Elimination Periods - 90, 120, 180, or 365 Days
- **Participation Ratios up to 60% of Salary May Be Issued.**
- **Included in All Policies**
 - Level Premium to Age 65
 - Partial Disability
 - Surviving Spouse Benefit
 - Hospital Indemnity Benefit - \$30 per Day up to 90 Days
 - AD&D Benefit - up to \$5,000
- **Optional Riders Include**
 - Own Occupation Extension Rider

PLATINUM PLUS

Risk *insurance and reinsurance solutions*

1-866-747-5434

1208 W. Newport Center Dr., Suite 202/Deerfield Beach, FL 33442

www.NonStandardDI.com

Specializing in Impaired Risk DI

Insurance Underwritten and Administered by:

Fidelity Security Life Insurance Company, Kansas City, Missouri, Not Available in All States.

Platinum Plus Group SD-28 / Policy Form No. M-4021; Platinum Plus Individual SD-29 / Policy Form No. M-4022; Platinum/Silver Group DI-139C & DI-139D / Policy Form No. M-4004; Platinum/Silver Individual SD-16 & SD-17 / Policy Form No. M-4012 / Platinum eZ-Select Group SD-32, SD-33 / Policy Form No. M-4024; Platinum eZ-Select Individual SD-34 & SD-35 / Policy Form No. M-4025.

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Requirements

Actively at work for at least 30 hours per week for the last 12 months and \$30,000 or more per year earnings

Issue Ages

18-60 age last birthday

Maximum Monthly Base Benefit

\$15,000 per Month

Medicals

Up to \$13,000 per month no exam, no blood work required

Minimum Monthly Benefit

\$500 per Month

Rates

Male/Female; Tobacco/Non Tobacco;
Level to Age 65; No Occupational Classes

Benefit Period

5 years

Elimination Periods

90, 120, 180, or 365 Days

Renewability

Guaranteed to Age 65;

Conditionally to age 70 which means that the insured may renew his or her coverage under the policy each year to age 70, provided that:

1. the insured pays the required premiums, subject to the grace period; and
2. the insured continues to be actively at work.

Premiums will increase each year on the anniversary date of the Insured's coverage under the Policy beginning with the anniversary date following the Insured's attainment of Age 65.

Replacement Ratio

60% of earned income

Participation Ratio

In conjunction with other coverage participation ratios up to 75% of salary may be issued. Participation ratios vary by income level and are subject to underwriting approval.

Grading

Graded as follows:

For Disabilities Commencing During the		
1 st Policy Year	2nd Policy Year	Thereafter
40%	75%	100%

Definition of Total Disability

Own occupation for first 2 years of disability this means that because of Injury, Sickness, or Nervous or Mental Disorder, the Insured cannot perform the material and substantial duties of the Insured's own occupation; any occupation thereafter.

Partial Disability

Provides up to 50% of selected monthly benefit for partial disability up to six months upon completion of the elimination period or immediately following a period of total disability. Does not include benefits for mental and nervous.

Surviving Spouse Benefit

Two times the amount of the last monthly benefit paid to the insured is provided to the surviving spouse. The insured must have been disabled for 180 days and receiving benefits.

Waiver of Premium Benefit

After 90 days or the elimination period whichever is longer

Hospital Indemnity Benefit

If a hospitalization occurs because of a covered injury, sickness, or nervous or mental disorder
\$30 per day up to 90 days after 30 elimination period

AD&D Benefit

Principal Sum Up to \$5,000

Recurrent Disability

6 months return to work

Optional Benefits

Own Occupation Extension Rider Extends the definition of total disability to own occupation for the full benefit period

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EXCLUSIONS AND LIMITATIONS



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Exclusions and Limitations

Benefits are not paid for any injury, sickness, or nervous or mental disorder:

- o caused by riot, insurrection, war, declared or undeclared, or acts of war;
- o while the insured is in the military, naval or air force of any country or international organization. Any unearned premium paid by the insured for a period not covered because of this exclusion will be returned on a pro-rata basis. If the insured is released from active duty within 5 years from the date he or she entered active military service, he or she may restore their coverage under the Policy by making written application and paying the required premium within 90 days of his or her release from active duty. No proof of insurability is needed. Premiums will be based on the Insured's attained age as of the date of the new Application. The restored policy will cover only Injuries that occur after the restoration date and Sickness which makes itself known more than 10 days after the restoration date;
- o caused by normal pregnancy, including childbirth or elective abortion, except when loss results from Complications of Pregnancy, as defined in the Policy;
- o the Insured intentionally inflicts on himself or herself while sane or insane (in Colorado or Missouri, while sane);
- o caused by the Insured engaging in any act or occupation which is a violation of the law of the jurisdiction where the loss or cause of loss occurred. A violation of law includes both misdemeanor and felony violations;
- o caused by poison, gas, or fumes voluntarily taken, absorbed or inhaled, except for the involuntary or unintentional ingestion of poison or inhalation of poisonous gases or fumes;
- o caused by an accident that occurs while an insured has been determined to be intoxicated
 - o by judicial or administrative judgment or order;
 - o by evidence of an alcohol concentration in the insured's blood, breath or urine which equals or exceeds the limits set by applicable motor vehicle laws; or
 - o by other evidence demonstrating the insured was under the influence of any alcohol, narcotic, barbiturate or hallucinatory drug unless the same was administered on the advice of a physician and was taken according to the prescribed dosage; and the use of such substance was the proximate cause of the Accidental Bodily Injury;
- o for which compensation is payable under any Worker's Compensation Law, Occupational Diseases Law, the 4800 Time Benefit Plan or similar legislation; or
- o caused by pre-existing conditions: a pre existing condition means a sickness or injury for which the insured has consulted a physician or received any medical advice, treatment, medical supplies, prescription medication or services within 12 months immediately before the effective date of insurance, or for which symptoms of a condition have occurred that would have led a prudent person to seek diagnosis, care or treatment during the 12 months immediately before the effective date of insurance, or until the insured has been covered for 24 months. A condition listed on the application and not excluded by a rider is covered.

Reductions, Other Limitations, and Individual Termination

- o Nervous or mental disorder benefit is one-half the maximum monthly benefit to a maximum benefit period of six months.
- o If the insured has other disability income coverage in effect at the time of total disability, the benefit will be reduced so the total benefit does not exceed 100% of the insured's gross monthly income.
- o The insured's coverage terminates on the earliest of: the premium due date when required premium is not paid, the premium date after the insured retires or ceases to actively perform the material and substantial duties of regular occupation, the premium due date following attainment of age 70, or the next premium due date upon request for cancellation.
- o Benefit period reduces by 50% at age 65 and terminates at age 70.

Additional AD&D Benefit Exclusions

- o Bodily infirmity or disease in any form, or medical or surgical treatment.
- o Bacterial infection, except infections from an accidental injury or unintentional ingestion of an infectious organism.
- o Travel or flight in any kind of aircraft, except on a regularly scheduled commercial flight as a fare-paying passenger.
- o Suicide, or any attempt, while sane or insane (in Colorado or Missouri, while sane).

Additional Hospital Indemnity Benefit Exclusions

- o Confinement, treatment or care performed outside the U.S., not recommended or prescribed by a physician, or is not medically necessary.

Some provisions, benefits, exclusions or limitations listed herein may vary depending on state of residence. Please refer to the Policy for full details of limitations and exclusions contained in this coverage.

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