

Up to \$3,800 in Additional Monthly Benefits Now Available!

NEW Catastrophic Disability Rider

- Can prevent having to dip into your retirement savings
- Eases financial and time burdens on family members
- Provides additional income if you cannot perform two or more activities of daily living

**30% more in monthly benefits
for only a 10% added cost**

See reverse side to learn more.



This *NEW* rider, coupled with your base disability benefit, could replace up to 100% of your monthly income.

Disabling illnesses and injuries are more likely to occur as you get older. They can devastate your current lifestyle and financial goals for vacations, children's education and retirement.

The NEW Catastrophic Disability Rider provides extra benefits for disabling conditions that require extended care. Typically, disabilities incur additional expenses that can strain the financial limits of a household budget.

Should you become totally disabled and lose the ability to perform two or more activities of daily living – bathing,

dressing, toileting, transferring and/or eating – you can receive this monthly benefit in addition to your base monthly disability benefit, for a total monthly benefit that can be as high as \$16,300.

By adding this optional rider, **you will receive a 30% increase (up to \$3,800) in your total monthly benefit for only 10% in additional premium** up to age 60 (and 20% additional premium age 60 and above). Depending on your age, you could have this additional protection for about \$40/month.

You must have a minimum of \$3,000 in base disability benefits to qualify. Premium credits and state surcharges apply to the full premium amount.

Simply check the ADD NEW CATASTROPHIC DISABILITY RIDER “Yes” box on the enclosed Application!