

# DISABILITY INCOME PROTECTION

## DISABILITY PLANNING

While you can't predict the future for your client, you can help them make a decision today to protect against the real-world risks of tomorrow. Below are examples of individuals who were able to receive a monthly benefit, similar to that of a "paycheck", from their disability policies because they planned for the future and the potential unexpected.

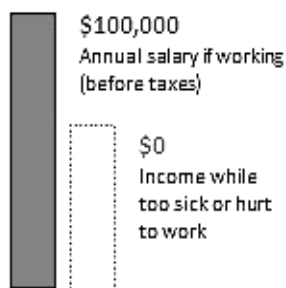
Occupation	Age @ purchase	Age at disability	Condition	Amount Paid	Claim duration (months)	Type of Insurance
Dentist	56	62	Head/neck cancer	\$125,000	3	Key Person
Radiologist	30	36	Bipolar Disorder	\$121,725	4	Disability Income
Business Owner	34	46	Multiple sclerosis	\$62,745	10	Disability Income
Marine Engineer	46	64	Shoulder injury	\$145,200	24	Disability Income
Dentist	36	56	Hand arthritis	\$299,623	Lump sum	Disability Buy-Out
Real estate sales	41	56	Lung cancer	\$194,588	11	Overhead Expense
Doctor	31	36	Breast cancer	\$91,650	5	Disability Income
Graphic Designer	42	52	Brain hemorrhage	\$703,689	60	Disability Income

Source: Active Principal Disability claims payments through September 2019. The above is for illustrative purposes only and is not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims, or a promise to pay specific claims.

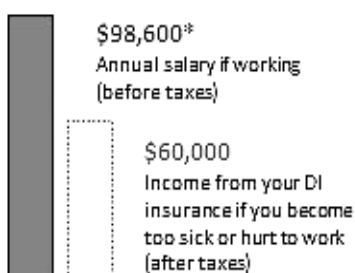
### EVERYONE NEEDS A "PLAN B"

Things don't always go as planned. This is why it's so important to have a back-up plan in place that will allow your clients to continue living their best life even in the event that the unexpected occurs.

#### Plan A



#### Plan B



\*100,000 less \$1,400 in hypothetical annual disability income insurance premiums. Premiums and \$5,000 monthly benefit amount depend on various factors. Your local representative can illustrate the exact amount you're eligible for based on current underwriting guidelines. This a hypothetical example only.

\* Your specific premium depends on a variety of factors, including, but not limited to, gender, age, smoking status, benefit amount, elimination period, resident state and occupation class. These cost comparisons are for illustrative purposes only

#### Sample monthly cost

This chart shows how much your client would pay for \$1,000 in monthly benefits. You can estimate the cost for more coverage by using the following:

Age	Male	Female
25	\$19	\$31
30	\$22	\$42
35	\$27	\$46
40	\$33	\$55
45	\$43	\$59

$$\boxed{\text{Sample monthly cost from chart}} \times \boxed{\text{Multiply by how much more coverage you may need (for example, 3 times for a benefit of $3,000 a month)}} = \boxed{\text{Estimated monthly cost*}}$$

Assumptions: Principal Individual DI Insurance policy, Michigan resident, to Age 65 Benefit Period and Your Occupation Periods, non-tobacco, \$1,000 maximum monthly benefit, 90-day Elimination Period, 4A occupation class.

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