Anatomy of A Disability Insurance Policy



Length of time you must be disabled before benefits start – typically 90 days



Benefit Period: Length of time your policy pays benefits while you are disabled, usually to age 65 or 67.

Portability: When you walk away from your job, you take your coverage with you.



Exclusions/Limitations:

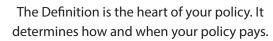
Situations in which your policy will not pay benefits.



Riders: Add extra features to your policy.

Residual or Partial Disability Riders:

Help you weather any storm by paying benefits even when you're not totally disabled, if you have a partial loss of income.



For doctors, the **OWN OCCUPATION / SPECIALTY SPECIFIC** definition is the gold standard.



Benefit Amount: How much you will receive per month in the event of disability.



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COLA Rider: Provides Cost of Living Adjustments.

Increase Options: Allow you to increase coverage in the future without medical underwriting.



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