

# GRADED BENEFIT DISABILITY INCOME PROTECTION

## EXECUTIVE BLUE QUICK REFERENCE GUIDE



### Executive Blue - Non Graded DI for applicants with high risk occupations

EXECUTIVE BLUE

<b>Issue Ages</b>	18 – 63 age last birthday										
<b>Maximum Benefit</b>	\$6,000 per Month Occupational Class AAA \$5,000 per Month Occupational Class AA \$4,000 per Month Occupational Class A \$3,000 per Month Occupational Class B										
<b>Minimum Benefit</b>	\$500 per Month										
<b>Rates</b>	Unisex Level 2 Occupational Classes										
<b>Benefit Period</b>	2 years										
<b>Elimination Period</b>	30 or 60 Days										
<b>Renewability</b>	Conditionally to Age 70										
<b>Replacement Ratio</b>	60% of earned income – Occupational Classes AAA and AA 50% of earned income – Occupational Classes A and B										
<b>Participation Ratio</b>	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.										
<b>Definition of Total Disability</b>	Own Occupation										
<b>Mental or Nervous Disorders Limitation</b>	50% of the monthly benefit amount for total disability due to injury or sickness; Monthly benefits are limited to 6 months										
<b>Waiver of Premium</b>	After 90 days or the elimination period whichever is longer										
<b>Requirements</b>	Actively at work for at least 30 hours per week for the last 12 months and \$20,000 or more per year earnings										
<b>Streamline Issue</b>	For applications without medical complications, no APS will be required and policies will be issued within 7 business. Following are the limits for all occupational classes: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Age</th> <th>Maximum monthly Benefit*</th> </tr> </thead> <tbody> <tr> <td>To 40</td> <td>\$2,500</td> </tr> <tr> <td>41-50</td> <td>\$1,500</td> </tr> <tr> <td>50-59</td> <td>\$500</td> </tr> <tr> <td>60+</td> <td>\$0</td> </tr> </tbody> </table>	Age	Maximum monthly Benefit*	To 40	\$2,500	41-50	\$1,500	50-59	\$500	60+	\$0
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*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.