



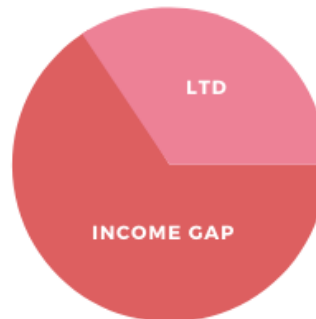
PERSONAL INCOME PROTECTION HIGH LIMIT DISABILITY INSURANCE

At IDU, we provide Personal Disability Protection for all your client's needs. Many individuals have a large income gap in their current insurance plans or simply have no coverage at all – look to IDU's wide range of products for a winning solution. With our substantial issue limits and product flexibility, our advanced sales and underwriting team can help you craft a custom-designed disability solution to fully protect your client's most important asset, their income.

KEY FEATURES

- Aggregate limits of **\$50M** and higher
- Monthly and/or Lump Sum Benefit Structures
- **\$250,000+** per month issue limits
- Replacement Ratios up to 75%
- Policy Terms: 1, 3 & 5 years
- Elimination Periods: 90 days to 5 years
- Benefit Periods: 12 to 120 months
- **Own Occupation Definition of Disability**
- Premium Modes:
 - Monthly, Quarterly, Semi-Annual, & Annually
- Waiver of Premium
- Survivorship & Recovery Benefits
- Residual & COLA Riders

LARGE INCOME GAP



IDU'S SOLUTION



DOMESTIC SHORTFALLS

- Ages 60 and Above
- Limited Benefit Amounts
- High Net Worth Declines

FLEXIBLE BENEFIT DESIGN

Often clients have financial exposures above and beyond their monthly income needs. At IDU, we can help you design a lump sum option in combination with monthly payouts or as a standalone benefit, allowing your client's access to more meaningful income protection. This lump sum amount can be used however the client sees fit, including but not limited to: debt consolidation, savings recuperation & other financial planning concerns.