

# Disability can affect your Financial Plans

If don't have to disable your financial independence.



## Disability



## Will your finances be disabled? Or, will they continue while you recover?

*An accident, illness or injury can have significant physical, mental and or emotional impact. But the financial impact can be equally enormous. Should you suffer a occurrence of one or more of these events, the period of recovery can stretch from months to years, draining the funds you and your family rely on to maintain your lifestyle.*

*Your financial well-being don't have to be affected. Disability Insurance is the simplest and most cost-effective way to continue your flow of income during a period of disability. You can continue to focus on your recovery rather than worrying about financial health.*

## Maintain your Financial Health.

*Disability Insurance that keeps pace with your career needs. Should a disability occur, you can count on a plan that is designed with your needs in mind:*

- **Monthly benefit up to \$30,000** - More coverage available if you qualify
- **Choose your Elimination Period** - The Elimination Period is the period of time you must be disabled before benefits become payable. Choose from 30, 60, 90, 120, 180 or 365 days.
- **Total Disability Coverage** - If you're unable to perform the essential duties of your occupation as a result of accident, sickness or injury, you are under the regular care of a physician, and you're not engaged in any other gainful occupation, you may be considered totally disabled.
- **Residual Disability Coverage** - You don't have to be totally disabled to receive benefits. If your income is reduced by at least 20% as a result of a disability and you're under the regular care of a physician, the Residual Disability benefit may provide you with the percentage of income lost because you're unable to return back to work full time.
- **Presumptive Disability Benefit** - You will qualify for full benefits if you totally and irrevocably lose the power of speech, sight in both eyes, hearing in both ears, or the use of both hands or both feet.
- **HIV/Hepatitis B & C Benefit** - If you test positive for HIV or are determined to be a Hepatitis B or C carrier or are in an asymptomatic infectious state, you may be eligible for benefits even if you're not disabled as defined in the contract.
- **Survivor Benefit** - If you die during a period of disability and the Elimination Period has been satisfied, a survivor benefit of three times the last month's Disability benefit is payable to your estate.
- **Level Rate Premiums** - Rates remain level and are guaranteed not to change.
- **Non-cancellable** - The insurer cannot cancel the Disability Insurance Plan for any reason.
- **Worldwide Portability** - Your coverage continues as long as you pay the premium. You are not required to maintain membership with a group or professional association.
- **Premium Refund** - If you do not have a claim, you can receive all of some of your money back.

*Even if you already have disability insurance through your association or employer, it may not be enough. Plus, if you change career or job, your disability insurance will most likely end. Talk to us, Rorac works to streamline the underwriting process as much as possible, reducing the complexity and time required to arrange coverage.*

*We make it easy to get complete coverage – now, and at every stage of your working life. Let us help you protect your financial security; contact us for a no obligation consultation.*