

INCOME  
PROTECTOR \$

# Income Protector

An insurance policy designed to help replace your lost income, up to \$5,000 a month, when you are totally disabled and unable to work due to sickness or injury.



# Concerned about Loss of Your Paycheck If You're Sick/Injured and Can't Work?

If you are like most people, your paycheck provides the money you and your family need for the basics of life like food, clothing, transportation, housing, and the things you like to do for fun.

Unfortunately, 72% of Americans  
if their next paycheck was  
delayed for a week.<sup>1</sup>

72%  
OF AMERICANS



<sup>1</sup> American Payroll Association. Getting Paid in America Survey, 2022.



# And It Can Happen

We really don't think it will ever happen to us - but it does happen. In fact:

# 1 in 4

## 1 in 4 of today's 20-year-olds can expect to be out of work for at least a year

Why do we have to have a  
baby in the box?

1

86%

## 86% of medically consulted

**৳৳৳৳৳৳৳৳**

**৷৷৳৳৳৳৳৳**

2

# Every Minute

## Every minute, 118 people will

## References

2

Unfortunately, many people protect their car and home, but not their paycheck. Since family budgets are

E72JN9BE099jjAJBCAJDA90E091A00E7A00DA12Ej090EE7EA10912BEjNA?

disability could cause you to have trouble paying the bills, cut back substantially, or even relocate.

<sup>1</sup> Social Security Administration, Disability and Death Probability Tables for Insured Workers Born in 1999 <https://www.ssa.gov/oact/NOTES/ran6/an2020-6.pdf>, Table A

<sup>2</sup> National Safety Council, Injury Facts, 2021



# Do You Qualify?

- ∞ Within the last 5 years have you taken any prescription medications for sickness, injury, or defect?
- ∞ How's your driving record?





# Here's How It Works

RT?




?

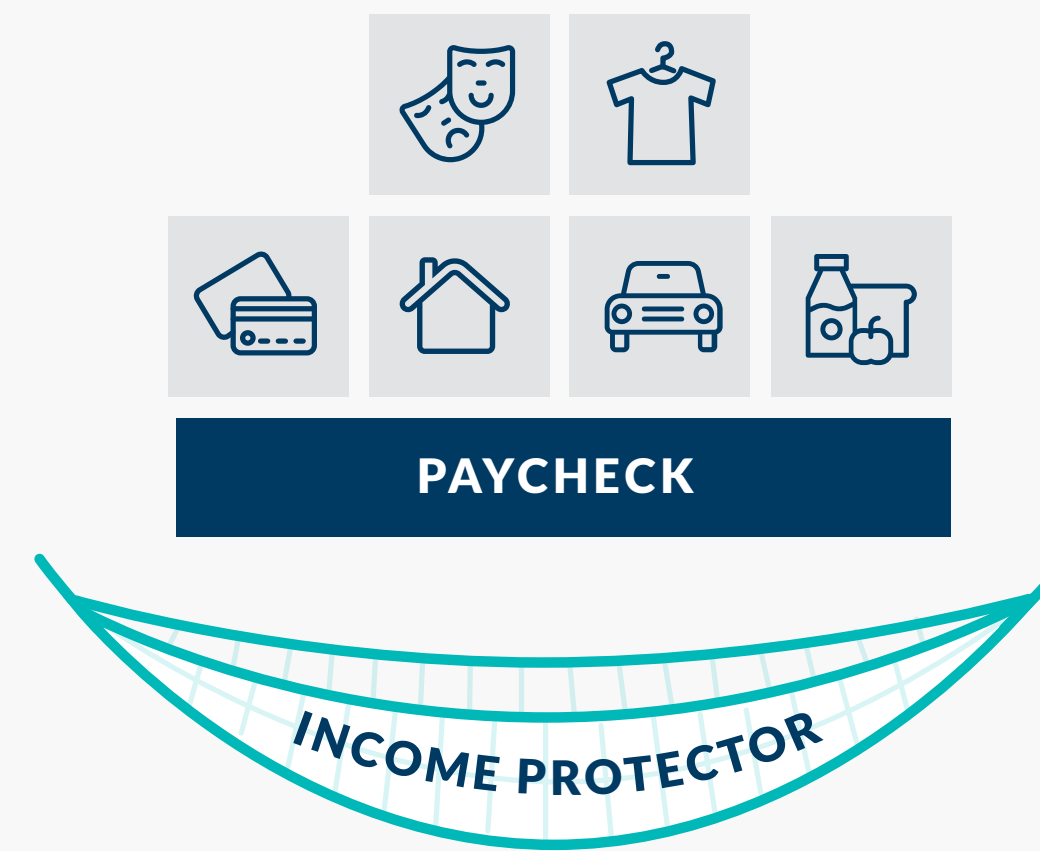
- ∞ For up to 2 years, based on ~~OWP~~ you select
- ∞ Due to an accident or sickness; on or off the job\*
- ∞ And you are protected 24 hours a day, 365 days a year

Workers' Compensation, Occupational Disease, or similar law.

# This Is Important

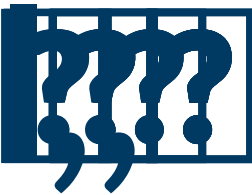
- ∞ You are considered totally disabled when you are under the regular care of a doctor, and are unable to perform the substantial and material duties of your own occupation for up to two years of disability.
- ∞ Some disability policies have an “Any Occupation”  
 can do any part of your job, or any other job, you may not be considered totally disabled.

With Income Protector,  
other occupations are not considered.



∞ If you are hospitalized, Combined Insurance will pay a daily amount of the Monthly Target Replacement Income you need to cover your living expenses.





31?

2?

are reduced dollar for dollar when you are

1?

Occupational Disease, or similar law.

We pay you the full amount of

100%?

select when there is no social

security?

benefit?



# Guarantee to Increase Amount of Insurance

If you are age 55 or less you have the  
guaranteed right to increase your monthly  
?

∞ 2?

∞ On the second policy anniversary

20%?

30%?

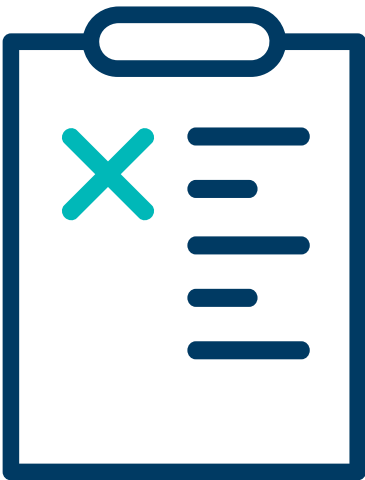
date. Your income must support your request  
for an increase – however, you may do so

10%?



What does this policy cover?

We have just told you what this policy will cover.  
However, it is important that you know what it does not cover.



This policy will not pay for total  
disability

For example:

- Normal pregnancy or childbirth;
- Cosmetic surgery or other elective procedures which are not medically necessary; or
- Mental illness without demonstrable organic cause.

For the first 5 years of the policy, the maximum benefit is \$100,000 per policy year.

A pre-existing condition is a medical condition not disclosed on the application for which, within the 12 months before the policy issue date, medical advice or treatment was recommended or received.

If you have other disability insurance, you should be aware that if the total of all your disability coverage exceeds what you earn, the coverage will be reduced. In no case will the coverage be reduced below \$500, or the sum of monthly disability benefits from all other sources.

This is a supplement to health insurance. It is not a substitute for health insurance.



# How Income Protector will work for you and your family:



- Can help you (and your family) replace some lost income, help maintain your standard of living, and help preserve your independence.
- after a period of total disability and are making 75% or less of your pre-disability income, pays 50% of your usual monthly
- Waiver of Premium. Allows you to discontinue paying premiums after 14 days of covered total disability during periods of total

23% of 83% of 83%





# How Income Protector will work for you and your family:

- ∞ Guaranteed Renewable to Age 65. Thereafter renewable to age 70 or retirement from full-time employment, whichever is earlier.
- ∞ We cannot change your premium unless we change premiums for everyone in your class.
- ∞ 
- ∞   
health screening test or procedure.
- ∞ The service, strength and security of Combined Insurance.  
Making it easy for our customers to prepare for the unexpected.



