



**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, 77% of Americans would find it difficult to meet their current financial obligations if their next paycheck was delayed for a week.<sup>1</sup>

**77%**  
OF AMERICANS



<sup>1</sup> PayrollOrg 2024 "Getting Paid in America" survey, PRNewswire.com/news/payrollorg/.

# And it can happen

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

23%

of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.<sup>1</sup>

93%

of medically consulted injuries suffered by workers occurred off the job.<sup>2</sup>

Every minute

118 people will suffer preventable injuries.<sup>3</sup>

Unfortunately, many people protect their car and home, but not their paycheck. Since family budgets are often figured to the penny, and many have little cash to fall back on – the loss of your paycheck during a 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 Who Attain Age 20 in 2024, Actuarial Note #2024.6

<sup>2</sup> [injuryfacts.nsc.org/all-injuries/overview/](https://injuryfacts.nsc.org/all-injuries/overview/), 2023

<sup>3</sup> [injuryfacts.nsc.org/all-injuries/preventable-death-overview/minute-by-minute/](https://injuryfacts.nsc.org/all-injuries/preventable-death-overview/minute-by-minute/), 2024

# Do you qualify?

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



# Here's how it works

Income Protector pays cash benefits directly to you during a covered total disability:



depending on your income and the benefit amount selected.

- ∞ For up to 2 years, based on the maximum benefit period 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

\* Benefits are reduced dollar for dollar when paid benefits under 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” definition of total disability. This means that if you 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.



# Reduction of benefits

Income Protector benefits are integrated with some social insurance programs. Benefits are reduced dollar for dollar when you are paid benefits under Workers' Compensation, Occupational Disease, or similar law.

We pay you the full amount of the Income Protector benefit you select when there is no social insurance benefit payment or other disability coverage.



# Guarantee to increase amount of insurance

If you are age 55 or less you have the guaranteed right to increase your monthly benefit on two separate option dates:

- ∞ On the first policy anniversary
- ∞ On the second policy anniversary

You can exercise your right to increase within 60 days before or 30 days after your option date. Your income must support your request for an increase – however, you may do so regardless of your health.

# Exclusions and Limitations

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 resulting from:

- Intentionally self-inflicted injury;
- Normal pregnancy or childbirth;
- Cosmetic surgery or other elective procedures\* which are not medically necessary; or
- Mental illness without demonstrable organic cause.\*\*

Pre-existing conditions are not covered for the first two policy years.\*\*\*

A pre-existing condition is a medical condition not disclosed on the application for which: 1) medical advice or treatment was recommended or received from, a physician within the 12 month period<sup>†</sup> before the policy issue date; or 2) symptoms existed within the 12 month period before the

policy issue date which would cause an ordinarily prudent person to seek diagnosis, care or treatment.<sup>††</sup>

If you have other disability insurance, you should be aware that benefits under the Income Protector will be reduced if all of your disability coverage exceeds what you earn. In no event will the total disability benefits payable under all such coverage be reduced below \$200.<sup>†††</sup>

Successive periods of total disability will be considered one period of total disability unless such periods are separated by at least 180 consecutive days or the disabilities resulting from different or unrelated injuries or sicknesses.

**This is a supplement to health insurance and is not a substitute for Major Medical or other minimum essential coverage.**

\* In MD: except for disabilities arising from unplanned and unanticipated adverse consequences of such surgery.

\*\* Not applicable in TX

\*\*\* 18 months in IN

† 24 months in PA; no time limitation in SC

†† in PA: A pre-existing condition is a medical condition not disclosed on the application which was diagnosed or treated by a physician within the 24 month period before the issue date.

††† In KY & NV: \$300

## 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
- ∞ Partial Recovery Benefit. If you return to work within 30 days after a period of total disability and are making 75% or less of your pre-disability income, pays 50% of your usual monthly benefit for up to three months or for the remainder of the maximum benefit period, whichever is less
- ∞ Waiver of Premium. Allows you to discontinue paying premiums after 14 days of covered total disability during periods of total disability until the end of the maximum benefit period

We pay cash benefits directly to you.



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

- ∞ Guaranteed renewable.\* 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
- ∞ “Own Occupation” definition of total disability. A real advantage over policies that have an “Any Occupation” definition
- ∞ You are the owner of this policy. This means you can keep this coverage even if you change employers
- ∞ The service, strength and security of Combined Insurance. Making it easy for our customers to prepare for the unexpected

We pay cash benefits directly to you.



\* In KS & WA: Guaranteed renewable to age 65



**IMPORTANT** This presentation contains a brief description of Disability Income Policy (Form Series 19819). See the policy for complete details of benefits, exclusions and limitations. This presentation is only for use in the states referenced herein. State specific form numbers are shown below.

STATE	POLICY #
AR	Form No. 19819-AR
AZ	Form No. 19819
CO	Form No. 19819
CT	Form No. 19819-CT
DC	Form No. 19819-DC
GA	Form No. 19819-GA
IA	Form No. 19819-IA
IL	Form No. 19819-IL-315
IN	Form No. 19819-IN
KS	Form No. 19819-KS
KY	Form No. 19819-KY
LA	Form No. 19819-LA
MD	Form No. 19819-MD
ME	Form No. 19819-ME
MI	Form No. 19819-MI
MS	Form No. 19819-MS
NE	Form No. 19819-NE

STATE	POLICY #
NH	Form No. 19819-NH-315
NV	Form No. 19819
OH	Form No. 19819-OH
OK	Form No. 19819-OK
PA	Form No. 19819-PA
SC	Form No. 19819-SC
SD	Form No. 19819-SD
TN	Form No. 19819
TX	Form No. 19819-TX-813
UT	Form No. 19819-UT
VT	Form No. 19819-VT
WA	Form No. 19819-WA
WI	Form No. 19819-WI
WV	Form No. 19819-WV
WY	Form No. 19819-WY