

## IWME DISABILITY DEBT

<b>Benefits available</b>	Minimum \$400, maximum \$2,500 a month.
<b>Waiting period</b>	90 days
<b>Benefit period</b>	12 or 24 months
<b>Age limit upon purchase</b>	Available to persons ages 18 to 55, inclusively.
<b>Contract type</b>	Term of 10 or 20 years depending on the option chosen by the policyholder.
<b>Renewal</b>	Coverage for up to 65 years of age.
<b>Premium</b>	This <i>policy</i> comes with premiums that change every 10 or 20 years, depending on the option selected by the policyholder. Unless explicitly stated otherwise in the schedule of benefits, the insurer may adjust the premium's coverage based on experience if not as expected.
<b>Retroactive benefit</b>	6 months. If the insured receives total disability benefits for six (6) consecutive months, the insurer will pay a lump sum benefit equal to the total disability benefits that would have been paid during the waiting period as though the waiting period did not apply.
<b>Disability coverage</b>	Any total disability resulting from an accident or illness.
<b>Waiver of premiums</b>	3 months
<b>Coordination</b>	Not coordinated. Any debt covered by other insurance is not eligible.
<b>Beneficiary</b>	The insured
<b>Pre-existing condition clauses</b>	Pre-existing condition clauses of 12 or 24 months apply (depending on the insured's policy).
<b>Rider (optional)</b>	After 20 years without claim, receive a premium refund of up to 75% of the total premiums paid.
<b>Exclusions and restrictions</b>	Please refer to the online specimen policy document for disability insurance.