



## IDU's Personal Income Coverage High Limit Disability Insurance



When an injury or sickness leads to disability and disrupts a person's livelihood, it's important for them to rely on insurance to cover their monthly expenses. Unfortunately, due to domestic carrier limits, many high-income professionals have a large gap in their existing disability coverage; we eliminate this exposure by providing excess benefits far exceeding traditional market levels.

IDU's substantial issue limits, aggressive underwriting, and product flexibility, can help you craft a custom-designed disability solution to fully protect your client's most important asset, their income.

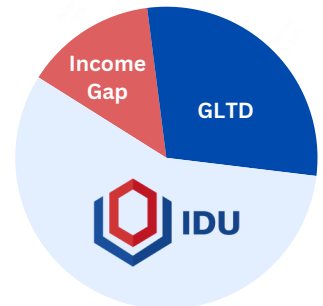
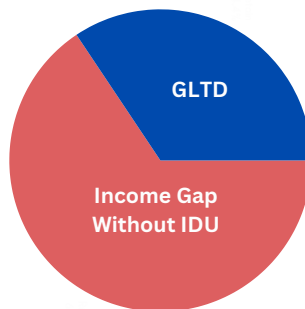
### Product Details:

- Aggregate limits of **\$50M** and higher
- **Monthly issue limits of \$250K+ per month**
  - Replacement Ratios up to 75%
- Policy Terms: 1 to 5 years
- Benefit Periods: 12 to **120 months**
- Elimination Periods: 90 to 730 days
- Own Occupation Definition of Disability
- Benefits structured as Monthly, Lump Sum or Combination Payouts
- Waiver of Premium
- Survivorship & Recovery Benefits
- Residual & COLA Riders
- **NO MEDICAL EXAMS!**



### Domestic Shortfalls:

- Limited benefit amounts
- High net worth declines
- Ages 60 & above



### Flexible Benefit Designs

Often clients have financial exposures above and beyond their monthly income needs. At IDU, we can design a lump sum option in combination with monthly payouts, or as a standalone benefit, allowing your clients 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.