

# PHYSICIANS & DENTISTS SPECIALIZED INCOME PROTECTION

I work with several top-rated insurance companies that offer specialized disability coverage for physicians and dentists.

## COVERAGE OPTIONS

- Up to \$20,000 issue, subject to income\*
  - Can participate up to \$30,000 with existing individual coverage; \$35,000 with group
  - True/specialty own occupation definition
  - \$5,000 monthly benefit on resident/fellow physicians without medical or financial underwriting
  - \$2,500 monthly benefit for third- and fourth-year students without medical or financial underwriting
  - Uncapped future purchase option — subject to current issue and participation limits
  - Benefit periods beyond age 65
  - Business overhead expense and buy-sell coverage in every state (key person and business loan protection in almost every state)
- \*Larger limits may be available, subject to carrier, income, and specialty.

### CONTACT ME TO LEARN MORE:

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