



## PERSONAL INCOME PROTECTION HIGH LIMIT DISABILITY INSURANCE

At The MB Group, we provide Personal Disability Protection for all your client's needs. Many individuals have a large income gap in their current insurance plans or simply have no coverage at all – look to The MB Group's wide range of products for a winning solution. With our substantial issue limits and product flexibility, our advanced sales and underwriting team can help you craft a custom-designed disability solution to fully protect your client's most important asset: *their income*.

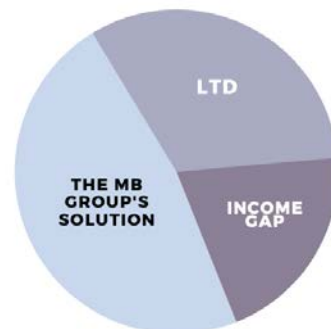
### KEY FEATURES

- Aggregate limits of **\$30,000,000+**
- Monthly and/or Lump Sum Benefit Structures
- **\$250,000+** per month issue limits
- Replacement Ratios up to 75%
- Policy Terms of 1, 3, 5 or **10 years**
- Elimination periods: 30 days to 5 years
- Benefit periods from 12 to **120 months**
- **Own Occupation Definition of Disability**
- Premium Modes of: Monthly, Quarterly, Semi-Annual, & Annually or, Single Pay 20% Discount
- Waiver of Premium
- Survivorship & Recovery Benefits
- Residual, COLA, & CAT Riders

### LARGE INCOME GAP



### THE MB GROUP'S SOLUTION



### DOMESTIC SHORTFALLS

- Ages 60 and Above
- Limited Benefit Amounts
- High Net Worth Declines

### FLEXIBLE BENEFIT DESIGN

Often clients have financial exposures above and beyond their monthly income needs. By partnering with The MB Group, we can help you design a lump sum option in combination with monthly payouts or as a standalone benefit, allowing your client's 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.