

DISABILITY INSURANCE

| | SLEEP | WORK | PLAY |
|----------|--------|--------|--------|
| ACCIDENT | Shaded | Shaded | Shaded |
| SICKNESS | Shaded | Shaded | Shaded |

COVERAGE 24 hours a day
7 days a week
365 days a year
Anywhere in the world

WAITING PERIOD 1st day accident
31st accident
31st day sickness

BENEFIT PERIOD Age 65 accident & sickness

WORKERS COMPENSATION

| | SLEEP | WORK | PLAY |
|----------|-------|--------|-------|
| ACCIDENT | White | Shaded | White |
| SICKNESS | White | White | White |

COVERAGE ACCIDENT ONLY and ONLY if on the JOB

WAITING PERIOD 1st day accident
Nothing for sickness

BENEFIT PERIOD Lifetime accident only
Nothing for sickness

The shaded area shows the coverage by either disability or workers compensation coverage.

Information provided by term/mart Insurance Agency Ltd. and Future Financial Planning Group.

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