



Ameritas 🕷

The Standard

Non-Cancellable &

Guaranteed

Renewable

\$15,000

Monthly Benefit

90 Day

**Elimination Period** 

Age 65

**Benefit Period** 

True Own Specialty

Residual

2 Years

**Mental Nervous** 

Limitation

3%

Cost of Living Rider

See Full Quote

**Future Increase** 

\$534/mo

**P** Principal<sup>™</sup>

**8** Guardian

Non-Cancellable &

Guaranteed

Renewable

\$15,000

Monthly Benefit

90 Day

**Elimination Period** 

Age 65

**Benefit Period** 

True Own Specialty

Residual

... MassMutual

**Митиа**с У Отана

Non-Cancellable &
Guaranteed
Renewable

\$15,000 Monthly Benefit

90 Day Elimination Period

> Age 65 Benefit Period

True Own Specialty

Residual

2 Years Mental Nervous Limitation

3% Cost of Living Rider

\$10,000 Future Increase

\$480/mo

View Full Ouote

Non-Cancellable & Guaranteed Renewable

> \$15,000 Monthly Benefit

90 Day Elimination Period

Age 65 Benefit Period

True Own Specialty

Residual

2 Years Mental Nervous Limitation

3% Cost of Living Rider

See Full Quote Future Increase

\$555/mo

Mental Nervous Limitation

2 Years

3% Cost of Living Rider

\$10,000 Future Increase

\$642/mo

Non-Cancellable & Guaranteed Renewable

\$15,000 Monthly Benefit

90 Day Elimination Period

Age 65 Benefit Period

True Own Specialty

Residual

2 Years Mental Nervous Limitation

3% Cost of Living Rider

\$5,000 Future Increase

\$678/mo

Non-Cancellable &
Guaranteed
Renewable

\$15,000 Monthly Benefit

90 Day Elimination Period

Age 65 Benefit Period

True Own Specialty

Residual

2 Years Mental Nervous Limitation

3% Cost of Living Rider

See Full Quote Future Increase

\$746/mo

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# DR. JONATHAN T

Internal medicine doctor Age 40 \$380,000.00 Base Income

\$8,520,060

PRE-TAX CAREER EARNING POTENTIAL WITH 2% ANNUAL COST OF LIVING INCREASE

Your income from your specialty is your most valuable asset

\$6,562,668

TAX-FREE POTENTIAL DISABILITY BENEFIT

Own Specialty Disability Insurance is invaluable protection.

\$5,760

It only costs 0.02% of your annual income to protect your most valuable asset.

PER YEAR COST FOR OWN SPECIALTY DISABILITY COVERAGE

# **Application Process**

## **Step 1: Schedule Phone Application**

Schedule a 25 minute phone application with an InsuranceMD agent. You'll need to have access to a computer to complete this process. You'll need the following information accessible for your call:

- Drivers License
- Social Security Number
- Bank Account information for future premium payments
- Medication List
- Your personal physicians name and contact information

### Step 2: Upload Required Documents

Once your application is complete you will be given access to our secure client portal. Here you may be asked to upload any of the following information:

- W2 or paystub or employment contract
- Last years of your personal and/or business tax-return
- Last two full years of your personal and/or business tax-return
- HIPAA release forms from your personal physicians office
- Copy of a voided check

### Step 2: Upload Required Documents

Depending on your age, medical specialty and benefit amount you may be required to complete an in-person medical exam or a phone interview with a 3rd party vendor hired by the insurance carrier. Your InsuranceMD agent will prepare you for what's required.

