

ELEMENTS

of Business Overhead Expense

A BOE Disability Income policy helps business owners pay operational expenses if they become disabled due to an accident or sickness and can't work.

Monthly Benefit

A BOE policy provides a monthly benefit to help pay for business expenses during a disability...such as rent, employee salaries and benefits, utilities, accounting fees, and other business operational expenses.

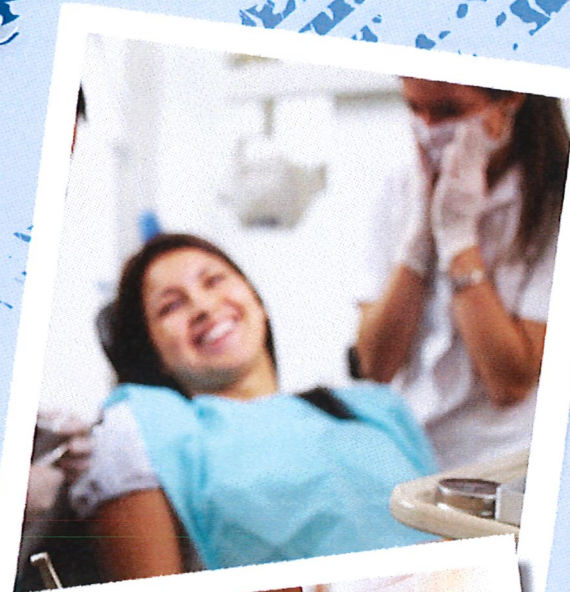
Elimination Period

The elimination period is commonly referred to as a "waiting period", the number of days the insured must wait before benefits begin. Benefits are paid one month after satisfying a policy's elimination period. Typical elimination periods are 30, 60 or 90 days.

Benefit Period

The benefit period is the length of time a policy will pay a monthly benefit for business expenses after satisfying the elimination period. Typical benefit periods range from 12 - 30 months.

Consider the most valuable Asset of a Business
The Owner....Make sure they are protected.



BUILT-IN FEATURES

- **Carry Forward.** If covered expenses are less than the policy's maximum benefit, you may carry forward unused benefits to a later month.
- **Advance Benefit.** Provides payment of the first maximum monthly benefit without you needing to provide typical expense documentation. Benefits are modified as needed after expense information is provided.
- **Legal/Accounting Fee Benefit.** Receive up to \$3,000 for legal and accounting expenses if you sell or close the business because of your disability. This benefit is paid in addition to all other benefits.
- **Presumptive Disability Benefit.** Regardless of the ability to work or earn an income, you receive benefits if you have a total loss of use of your power of speech, hearing in both ears, sight in both eyes, or the use both hands, both feet, or one hand and one foot.
- **Death Benefit.** If death occurs while receiving benefits, payments continue for three months or up to the maximum benefit available under the policy, helping ensure business obligations are met.
- **Waiver of Premium Benefit.** No payment is required to pay for the policy after it's elimination period.

CUSTOM FEATURES

- **Automatic Increase Option.** Automatically adjusts your coverage every year for six years to keep up with inflation.
- **Benefit Update.** Every three years, coverage can be reviewed to ensure benefits are keeping up with changes in your business. Financial information may be required.
- **Residual Disability Benefit.** Provides partial benefits when getting back on your feet, but still have a monthly loss of net income.
- **Business Loan Protection.** This benefit helps make payments on a business loan obligation, such as a loan to purchase a business, large pieces of equipment, land for the business, etc.

PRODUCT FEATURES

- Monthly Benefit amounts up to \$50,000 of covered monthly expenses.
- Benefit periods from 12 months up to 30 months to provide coverage for fixed business expenses like:



Rent



Utilities



Wages



Equipment