

The High Costs of Waiting: *Female Surgeon*

	Age 30	Age 35	Age 40	Age 45	Age 50
Monthly Premiums	\$297.70	\$358.83	\$413.04	\$457.06	\$510.75
Annualized Premiums	\$3,527.40	\$4,305.96	\$4,956.48	\$5,484.72	\$6,129.00
ANNUAL Savings <i>Lost</i> by Waiting to Protect (After Age 30)	\$0	\$778.56	\$1,429.08	\$1,957.32	\$2,601.60

Assumptions: Nontobacco client in TX, \$5,000 monthly benefit, Noncancelable and Guaranteed Renewable, 90 day wait, to age 65, Own Occupation, Residual Disability Rider with Recovery Benefit, Cost of Living Adj. Rider (COLA), \$3,000 Catastrophic Rider, & 15% Association Discount.

Can you afford to wait to purchase Income Protection?
Beyond premiums, your chances of becoming disabled only rise with age!