

# Should You Accept a Modified Disability Insurance Offer?

Your health status will impact *how* a Disability Income (DI) policy is approved. With the following alternatives in mind, is accepting a policy that has been modified due to health concerns NOT an option?

**ACCEPT???**

**No**

And your health...

**Gets Worse**

May be Declined if You Reapply

**Stays the Same**

Same Limitations *AND* More Expensive due to Increased Age

**Gets Better**

May Issue New Policy *AND* More Expensive due to Increased Age

**Yes**

And your health...

**Gets Worse**

Your Policy Cannot be Changed!

**Stays the Same**

Your Policy Cannot be Changed!

**Gets Better**

Your Policy **CAN** be Improved: Exclusions, Ratings, & Benefits **ALL** Reviewable!

**The best policy is the one in force at the time of claim!!!**