

DISABILITY INSURANCE

Discounted for NJPHA members

What is your greatest asset: Your home? Your Career?
They are both vital to your lifestyle, and they are the result of your most valuable asset– your ability to earn an income. If you become too sick or hurt to work, what would happen to everything you have worked so hard to build for yourself, your family and your future?

Disability insurance can help preserve your standard of living and help ensure your future.

Don't Count on Social Security
Don't count on your Group Disability Insurance

Count on Individual Disability Protection

Own Occupation Definition
For New Jersey Pharmacists

**Contact us today for
A Free Quote**

Sean Callahan

Member of New Jersey Pharmacists Assoc.

973-930-6200

sean@callfinancial.com

www.callahanfinancialgroup.com



Trust

Experience

Commitment

DISABILITY INCOME INSURANCE

15% Discounted for NJPHA members

New Jersey Pharmacist Association has chosen The Union Central Life Insurance Company to be its exclusive carrier of long-term disability income insurance for association members.

You have insurance on your home, cars, savings accounts, and other assets. But what about insuring your greatest asset—your ability to earn an income. The Disability plan through your association helps protect you, your family, and your peace of mind. It goes to work when you can't

If you don't have a personal disability income insurance policy, you need one. An accident or illness that leads to a long-term disability is financially devastating without the proper insurance in place. If you already have disability protection, now is a good time to compare your policy to the one available through the Association.

One year of disability could wipe out 10 years of savings.

- *15% discount to all association members.
- *You can have broad flexibility in designing a Disability Income plan that best suits your needs including a wide range of additional benefit riders.
- *If you suffer a nondisabling injury requiring medical treatment prescribed by a physician or requiring repair to natural teeth prescribed by a dentist, the plan will pay the expense of such treatment up to the maximum amount stated in the policy.
- *Future Increase option Rider permits you to purchase additional coverage with only financial evidence of insurability.
- *Catastrophic Disability Rider provides up to 100% replacement of gross income, net of business expenses if you are unable to perform two or more of the six Activities of Daily Living without standby assistance or if you are cognitively impaired. (This benefit is over and above our Issue and Participation Limits.)
- *Cost of living Adjustment Rider increases your monthly benefit after one full year of disability. Helps keep your benefit in line with inflation.
- *Premiums are guaranteed not to increase for the entire coverage period.
- *Contracts are portable and up to \$15,000 maximum monthly benefit available