

60-MONTH
DISABILITY
PLAN FOR
PROFESSIONALS
WITH OPTIONAL
CASH VALUE

Your
ABILITY TO WORK
is the KEY.



WHAT IF YOU
LOST IT?

60 MONTH DISABILITY PLAN FOR PROFESSIONALS WITH OPTIONAL CASH VALUE



HOW DOES THE 60-MONTH DISABILITY PLAN WORK?

Following a 90-day waiting period after the insured has become disabled, the 60-Month Disability Plan pays the insured a specific amount of money each month.

YOUR OCCUPATION COVERAGE

Many policies will not pay for a disability if you have the ability to perform another job. Under the 60-Month Disability Plan, "Your Occupation Coverage" pays benefits for a covered disability if the insured is unable to perform the material duties of his/her chosen occupation.

OPTIONAL CASH VALUE BENEFIT

By adding the optional cash value benefit, this policy will pay the insured a cash value return of premium once the policy has been active a minimum of ten consecutive years. The cash value benefit will be a percentage of the original premium less any claims paid. For example, after the 10th anniversary, if you surrender your policy at this time you will receive 40% of premiums paid.

WHY CHOOSE THE 60-MONTH DISABILITY PLAN?

Personal Disability Coverage for Family Expenses:

Following a disability, many people need to continue to receive a monthly check to cover monthly living expenses for their family.

Cost of the Product:

The 60-Month Disability Plan is much less expensive than other disability plans. This plan is the solution for the person who wants income replacement coverage at a lower price.

Key Man Disability:

Disability coverage at a great price is an exceptional employee benefit for top personnel. This plan could also be used to supplement a company's expenses if a key person were to become disabled. The optional cash value benefit allows the company to recover this expense if it is not used.

Sole Practitioner Business Risk Coverage:

A sole practitioner (attorney or accountant, for example) may need funds to cover business or personal expenses while recovering from a disability. The practitioner could utilize the monthly disability benefit to cover business or personal expenses which need to be paid during a disability.

The disability benefit of this policy is reinsured by certain underwriters at Lloyd's and other insurers. The optional cash value benefit of this policy is underwritten and guaranteed by AmFirst Life Insurance Company I.I.

UNDERWRITTEN BY



REINSURED BY CERTAIN

UNDERWRITERS AT
LLOYD'S AND OTHER
INSURERS.

ADMINISTERED BY



SEE BACK PANEL FOR MORE INFORMATION ON THESE COMPANIES.

SEE POLICY FOR EXCLUSIONS AND LIMITATIONS.

60-MONTH DISABILITY PLAN FOR PROFESSIONALS:

IT'S LIKE
HAVING A
SPARE
KEY.





UNDERWRITTEN BY
AMFIRST LIFE INSURANCE COMPANY I.I.

AmFirst Life Insurance Company I.I. based in Puerto Rico, is an internationally renowned insurer backed by the stability of U.S. banks and the strength of the U.S. judicial system. AmFirst Life strives to meet the needs of customers in Latin America, Asia, and the Caribbean by offering innovative products in the life, dental, vision, disability, medical, and savings markets. A.M. Best assigned an FSR of A- (Excellent) and a Long-Term ICR of "a-" to AmFirst Life Insurance Company, I.I. (San Juan, Puerto Rico). The outlook assigned to these Credit Ratings (ratings) is stable. The company provides superior personal service backed by cutting-edge technology along with the confidence of being underwritten by a company domiciled in the United States. AmFirst Life is a member of AmFirst Holdings, Inc. an insurance holding company system located in Jackson, Mississippi, USA. AmFirst Life is regulated by the Office of the Commissioner of Insurance of Puerto Rico – a member of the National Association of Insurance Commissioners.

REINSURED BY CERTAIN UNDERWRITERS
AT LLOYD'S AND OTHER INSURERS.



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