

GRADED BENEFIT DISABILITY INCOME PROTECTION

PLATINUM eZ-SELECT GRADED BENEFIT DISABILITY



Fidelity Security
Life Insurance Company
of New York

Platinum eZ-Select NY is arranged for Licensed Agents of Risk

Platinum eZ-Select - Graded DI Product for applicants with medical impairments

Issue Ages	18-60 age last birthday
Maximum Benefit	\$15,000 per Month
Minimum Benefit	\$500 per Month
Rates	Male/Female Tobacco / Non Tobacco Level to Age 65 No Occupational Classes
Benefit Period	1, 2, 3, or 5 years
Elimination Period (applies to all benefits unless otherwise noted)	30 Days (BP 1 & 2 yr) 60 Days (BP 1, 2 & 3 yr) 90 Days (BP 1, 2, 3 & 5 yr) 120 Days (BP 2, 3 & 5 yr) or 180 Days (BP 2, 3 & 5 yr)
Renewability	Guaranteed to Age 65 Conditionally to Age 70 (must be actively at work)
Replacement Ratio	60% of earned income
Participation Ratio	In conjunction with other coverage participation ratios up to 75% of salary may be issued.
Total Disability Due to Sickness	For disabilities commencing during: 1st Policy Year - 40% 2nd Policy Year - 75% Thereafter -100%
Total Disability Due to Injury	100%
Total Disability	Own Occupation for full benefit period (before age 70)
Presumptive Disability	Total and irreversible loss of speech and hearing, sight in both eyes, both feet (amputated at or above the ankle), both hands (amputated at or above the wrist) or one hand and one foot. The monthly benefit amount for the maximum benefit period will be paid whether or not the insured is able to work. The elimination period does not apply to this benefit. (before age 70)
Mental or Nervous Disorders Benefit	50% of the monthly benefit amount for total disability due to nervous or mental disorders; Monthly benefits are limited to 6 months
Partial Disability	50% of the monthly benefit; Monthly benefits are limited to 6 months
Surviving Spouse Benefit	One-time benefit amount equal to 2 times the last full monthly benefit amount paid after 180 days of disability benefits
Waiver of Premium	After 90 days of total disability or the elimination period whichever is longer (before age 65)
Hospital Indemnity Benefit	\$30 per day up to 90 continuous days after 30 consecutive days of hospitalization
AD&D Benefit	Up to \$5,000
Requirements	Actively at work for at least 30 hours per week for the last 12 months and \$20,000 or more per year earnings

PLATINUM eZ-SELECT

Risk *insurance and reinsurance solutions*

1111 Brickell Ave, Suite 2600, Miami, FL 33131

1-866- 747-5434

www.NonStandardDI.com

Specializing in Impaired Risk DI

Insurance Underwritten by:
Fidelity Security Life Insurance Company of New York, Brewster, NY. Available in NY only
Administered by:
Forrest T. Jones & Company, Inc. Kansas City, Mo.
Platinum eZ-Select Individual SDN-1 / Policy Form No. MN-8