



## High Limit Long Term Disability Top-Up Insurance

RMA is pleased to introduce a unique Income Replacement Cover designed to meet the needs of Professionals, Executives, and other Higher Profile Individuals seeking to ensure they have sufficient coverage in the event of a life altering disability.

### Target Classes

- High Earning Individuals whose primary disability plan limits are insufficient
- **Lawyers, Medical Professionals, Business Owners, Entertainers, Athletes**
- Key Person Policies
- Buy-Sell Agreements
- Business Overhead Coverage

### Qualifying Criteria

- Working full-time
- Performing all duties of occupation in 90-day period prior to application
- No disability in the past five years
- Short Form application
- **No Medical Questions<sup>2</sup>**

### Program Features

- Structured as a Top-Up sitting above standard limits offered by the primary disability plan
- Fully Customizable
- **Guaranteed Issue<sup>1</sup>**
- Up to **\$20,000 Monthly Benefit**
- Benefit Periods up to five years, payable up to age 70
- Optional **\$1,000,000+ Lump Sum Settlement** for additional flexibility
- **Own Occupation Definition**
- Electronic Enrollment



Doing business with RMA is easy due to our depth of product and market knowledge.

**Get in touch today!**  
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<sup>1,2</sup> A minimum participation of five lives or more is required depending on the plan structure.