

ACCIDENT AND HEALTH



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**²

Program Features

- Structured as a Top-Up sitting above standard limits offered by the primary disability plan
- Fully Customizable
- **Guaranteed Issue**¹
- Up to **\$20,000 Monthly Benefit**
- Benefit Periods up to ten 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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^{1,2} A minimum participation of five lives or more is required depending on the plan structure.