

SHOULD YOU ACCEPT A MODIFIED DISABILITY INSURANCE CONTRACT?

YES

**BECOME
DISABLED**

NO DISABILITY EVER DEVELOPS

BUT YOUR HEALTH CONDITION . . .

**BECOMES
BETTER**

**CHANCE TO
REVIEW RATES
& EXCLUSION
TO REVISE FOR
THE BETTER**

**STAYS
THE SAME**

**RATES
REMAIN
THE SAME
&
CAN'T CANCEL**

**BECOMES
WORSE**

**RATES
REMAIN
THE SAME
&
CAN'T CANCEL**

YOU WIN

NO

NO DISABILITY EVER DEVELOPS

BUT YOUR HEALTH CONDITION . . .

**BECOMES
BETTER**

**POTENTIAL
LOWER RATE
BUT
AT A
HIGHER AGE**

**STAYS
THE SAME**

**COST
RISES
WITH
AGE**

**BECOMES
WORSE**

**REQUIRES
NEW
APPLICATION;
RATED;
EXCLUSIONS;
DECLINED**

YOU LOSE