

Specialized Policies for Physicians and Dentists



CBS Brokerage provides options for the specialized needs of your physician and dentist clients.

Coverage Options:

- Up to \$20,000 issue*
- Can participate up to \$30,000 with existing individual coverage; \$35,000 with group
- True/specialty own occupation definition available • \$5,000 monthly benefit on resident/fellow physicians without medical or financial underwriting
- \$2,500 monthly benefit for third- and fourth-year students without medical or financial underwriting
- Uncapped future purchase option – subject to current issue and participation limits
- Benefit periods beyond age 65
- Business overhead expense and buy-sell coverage in every state

*Subject to income



Contact **CBS Brokerage at 763.450.1870** to learn more about Disability Insurance.