The University of Chicago  
Pritzker School of Medicine  

A LONG TERM DISABILITY INCOME PLAN  
August, 2018  
“PROTECTING YOUR MOST VALUABLE ASSET”

INTRODUCTION

- RX Financial Resources, Inc.
  - Servicing broker; 50 years of combined experience working with medical students, residents, and in-practice physicians
  - Current clients: The University of Chicago Pritzker School of Medicine; Loyola University Chicago Stritch School of Medicine; Rosalind Franklin University of Medicine & Science; Northwestern University Medical School
- Unum Corporation is a leader in disability insurance since 1887

NEED

- Financially manage the risk of injury or illness
- Provide income to pay debt and living expenses
- Greatest asset is your ability to complete school and training and begin the practice of medicine
- In the event of illness or injury — “Where will the money come from?”
- Your “dream” and investment in the future can vanish in a second

SCHEDULE OF INSURANCE

- Monthly Disability Benefit $2,000
- Waiting Period 180 days
- Benefit Period Age 65

Rx Financial Resources, Inc.  
340 West Butterfield Road  
Suite LLE  
Elmhurst, IL 60126-5024  
630.279.7900
FEATURES

- **Guaranteed Issue:** Individual policy was issued with no medical or financial questions asked.

- **Total Disability Coverage:** In the event of illness or injury, your policy will pay 100% (tax free) of your monthly disability benefit to age 65 if you cannot work in your own occupation (medical student), are not working in another occupation, and under a physician’s care.

- **Residual and Long Term Partial Disability:** In the event of illness or injury, your policy will pay monthly disability benefits (tax free) if you return to work and suffer a loss of income of 20% or more of your earnings prior to disability. For example, if you return to work with a 50% loss of income, you will receive 50% of your monthly disability benefit. While in medical school and residency, your earnings base (for insurance purposes) is $150,000.

- **Portability:** You own your policy and can continue it after graduation and throughout your medical career. The insurance company cannot change, modify, or cancel.

- **Substantial Premium Discounts:** Premiums are discounted by 35% and continue to age 65. **Illinois premiums** and **Specialty premiums** provide more savings.

- **Gender Neutral Rates** – Same premiums for males and females.

- **Ability to Increase Coverage:** You have the guaranteed right to increase your monthly benefit after graduation.

*This information provides a general description of the plan and is not a contract. Complete terms, conditions, and definitions are detailed in your policy. Income Series.*