



Protecting your
income and lifestyle
after a serious
accident or illness



International Long-Term Disability

Disability can strike anyone, at any age. Being unable to work for an extended period of time can cause significant strain in meeting financial obligations or maintaining your lifestyle.

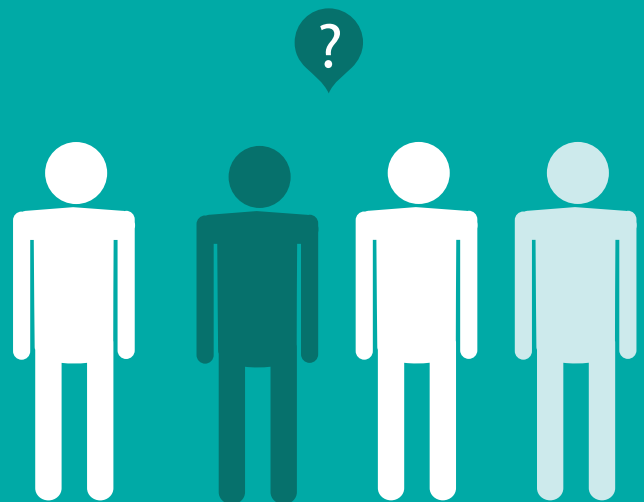
Long Term Disability (LTD) insurance provides income to a person who becomes disabled, and is designed to assist in covering living expenses during treatment and recovery. GBG's affordable individual plans allow you to secure a proportion of your current salary should an unfortunate event occur.

With advances in modern medicine, you are more likely to survive a serious illness than die from it - making LTD protection as important as life insurance.



WHO QUALIFIES?

- Individuals, subject to application approved by Underwriting
- Individuals, who satisfy the 'Actively at Work' requirement
- Individuals who satisfy residency requirements, United States residents are not eligible
- Maximum insured age is 65
- Maximum entry age is up to 60





Key Benefits

- 50%, 60%, or 70% of Annual Salary
- \$180,000 Annual Maximum Benefit
- Choice of Deferred Periods: 13, 26, or 52 weeks
- Covers Disability by Any Cause
- Guaranteed Annually Renewable
- Worldwide Coverage

Please consult the individual policy for a full description of the terms and conditions of this plan.

Global Benefits Group has been specializing in the financial services market for more than 35 years, serving as leading underwriters, developers and distributors of products and services designed especially for the needs of expatriates, international citizens, and high net-worth local nationals.

**GBG provides international clients with
an unprecedented and unique combination
of international expertise, financial security and stability,
and responsive customer service.**

Because of our unique underwriting platform, GBG can offer a multitude of insurance products – including medical, life, travel, income replacement and special risks – to individuals and groups of any size anywhere in the world.



Global Benefits Group
27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610 USA

GBG Assist
U.S. Toll-Free: +1.866.914.5333

Worldwide Collect: +1.905.669.4920

Email: GBGAssist@gbg.com