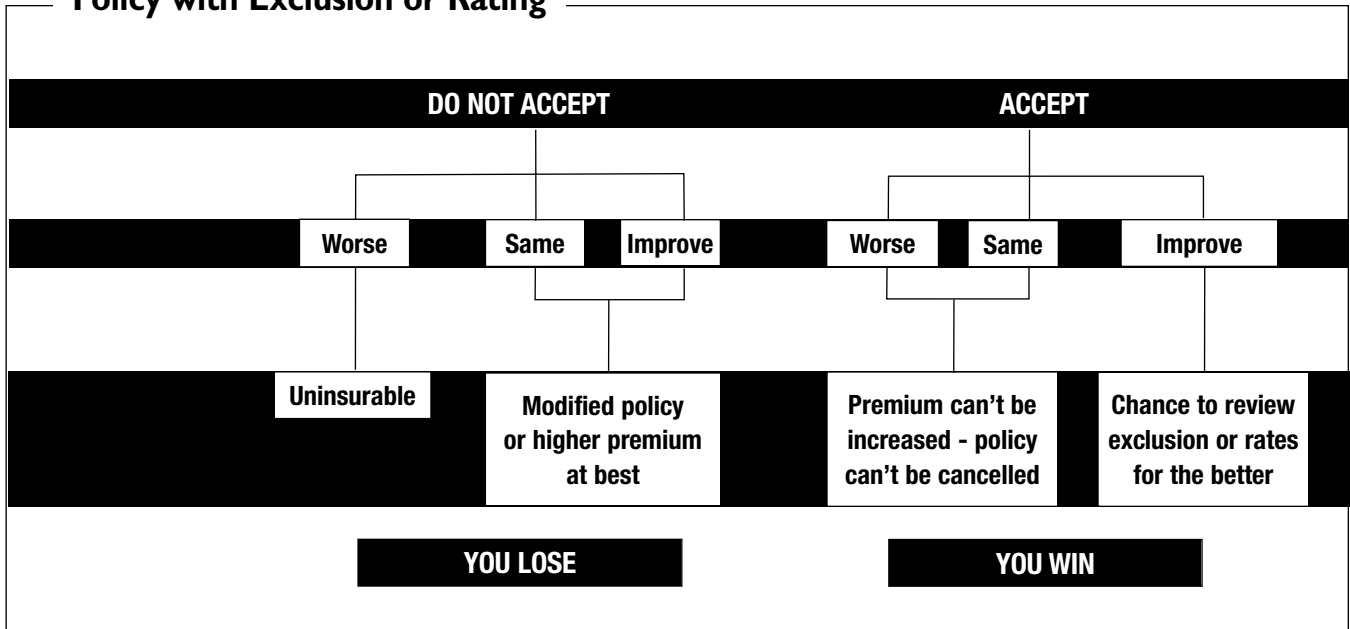
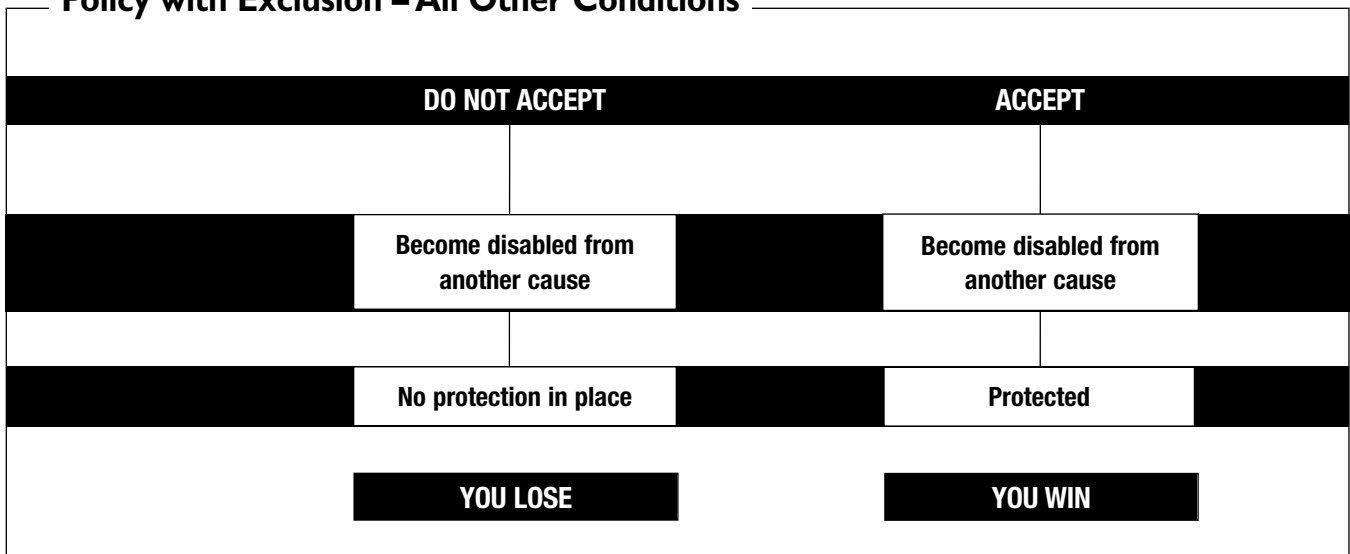


SHOULD I ACCEPT A MODIFIED POLICY?

Policy with Exclusion or Rating



Policy with Exclusion – All Other Conditions



SHOULD I ACCEPT A MODIFIED POLICY?

Delivering a Modified Policy

“Should I accept a modified policy?” Nobody enjoys being issued a disability insurance policy that contains an exclusion or an extra premium for an existing health condition. Use the top chart at the time of delivery to help your prospect decide if he or she should accept a modified policy. It addresses three possibilities: the prospect’s condition gets *worse*, stays the *same*, or *improves*.

Individuals who are issued a policy with an exclusion (especially one that will not be reviewed) tend to focus on the one condition that is not covered. Use the bottom chart to help them see the wisdom of having all other possible disabling conditions covered.

In every case the prospect will win by accepting the modified policy.