



CHAMPION AGENCY, INC.

Innovative services for insurance brokers

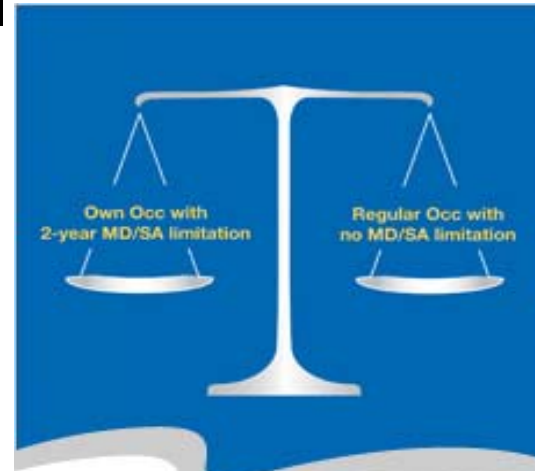
Client	Joseph Santangelo	
Annual Income		\$100,000
Base Benefit	\$	5,750.00
CAT Rider	\$	4,250.00
Total Monthly Benefit	\$	10,000.00

% of Income Covered	120%
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	Definitions	2 Yr MD/SA	Premium Guarantee
Option A	Pure Own Occupation	24 Month Exclusion	Non Cancellable
Option B	Own Occupation and Not Working	Covered	Non Cancellable
Option C	Own Occupation and Not Working	Covered	3 Year then Guaranteed Renewable

Premium Options:	Annual	Premium as a % of Income
Option A	\$ 1,987.36	1.99%
Option B	\$ 1,746.34	1.75%
Option C	\$ 1,233.15	1.23%

It's All About Choice:



Definition:

2 Yr MD/SA = Limitation for Mental Disorder and/Or Substance Abuse

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