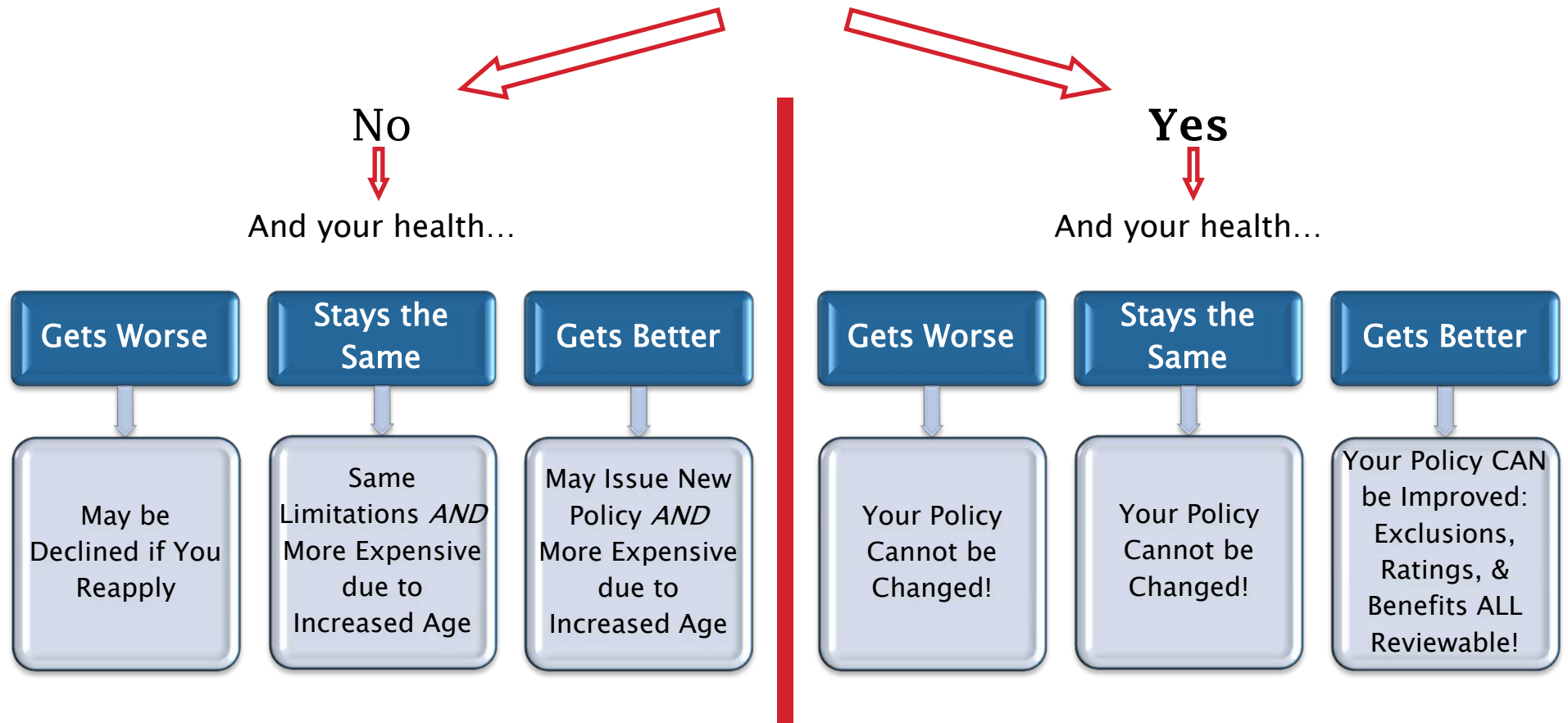


Should You Accept a Modified Disability Insurance Offer?

ACCEPT???



The best policy is the one in force at the time of claim!!!