

Radius® Transition Select

Overview

Radius® Transition Select allows you to write disability income insurance on individuals aged 65 – 70.

- Radius Transition Select can be used in sales for new business on individuals aged 65-70
- Radius Transition Select is the contract to which the insured converts previous individual Radius '98 and '01 coverage to continue coverage after the individual, non-cancelable contract expires at age 65.

Radius Transition Select is not available in Florida, Minnesota, New Jersey and New York.

[Disability Income Insurance Reference Manual - DI1075](#) (PDF)

General Information

Generally speaking, a prospect for Radius Transition Select is anyone who has an income to protect, is between age 65 and 70, works at least 30 hours a week, and is not disabled.

Policy Information

In order for disability income benefits to be paid, the insured must be totally disabled throughout the full waiting period. No benefits accrue during the waiting period. The waiting period and the maximum benefit period are shown in the policy specification. The benefit will not be larger if the insured is disabled from more than one cause, nor will the maximum benefit period be extended. We will continue to pay benefits while the insured is totally disabled up to the maximum benefit period.

The Radius Transition Select contract does not cover:

- partial disability
- benefits provided by rider (if a conversion, all riders on the original contract are discontinued)
- rehabilitation benefits
- return-to-work benefits

Definition of Total Disability

The Insured is totally disabled when he/she cannot perform the main duties of his/her occupation due to an injury or sickness and is not working in any other occupation. The Insured must be under a doctor's care.

Many states have a modified definition of Total Disability.

Renewal Provision

The Radius Transition Select contract may be conditionally renewed each year if:

- the insured is employed at least 30 hours per week
- the insured is not disabled or receiving disability benefits from any other source

The premiums on the Radius Transition Select contract:

- will increase each year on the policy anniversary date
- if sold in the multi-life market, are eligible for multi-life discounts
- are not guaranteed

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