

MEDICAL SOCIETY OF THE STATE OF NEW YORK

DISABILITY INCOME INSURANCE

- **GUARANTEED ISSUE**
- For Members under age 50 in active practice
- In District Branches Three through Nine
 - (All of New York State except the five boroughs and Long Island)

COVERAGE ISSUED REGARDLESS OF YOUR HEALTH IF YOU APPLY BETWEEN:

April 15 - July 15, 2026

NO HEALTH QUESTIONS, PHYSICAL EXAM, OR BLOODWORK

Up to \$3,000/mo. (\$36,000/yr.)
in Disability benefits
Pays up to 7 years
90-day waiting period



Charles J. Sellers & Co., Inc.

60 Main Street, Suite 4
Hamburg, New York, 14075
(800) 333-5440

www.sellersinsurance.com

insurance@sellersinsurance.com

Age	Semi-Annual Premiums \$3,000/month
Under Age 30	\$152.10
30 - 34	\$184.35
35 - 39	\$248.20
40 - 44	\$357.45
45 - 49	\$466.05
50 - 54	\$587.40
55 - 59	\$780.75
60 - 64	\$866.50
65 - 69	\$561.90
70 - 74	\$246.75

More information and a short application are available online at:
www.sellersinsurance.com/mssny-guaranteed-issue

-
- Higher amounts of coverage and longer benefit periods are available (medical underwriting required).
 - Disability Income offer subject to financial guidelines.
 - Rates are based on attained age.
 - Underwritten by the Life Insurance Company of Boston & New York. 4300 Camp Rd PO Box 331, Athol Springs, NY 14010

This Policy provides Disability insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 60%. This ratio is the portion of future premiums which the company expects to return as benefits when averaged over all people with this policy. See the Product Brochure and/or Policy Form DIC-N (0900) NY for details concerning policy benefits, limitations and exclusions.

CJS834 4/26 Exp. 4/27