



Disability Income Protection

Underwritten by IDU Inc.



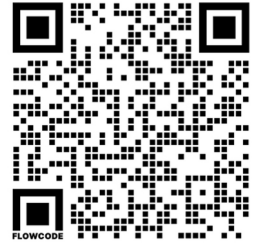
The Coverage You Need Relaunched

Imagine not being able to earn an income for months or years on end.

We customize solutions for each AMO member. We match the coverage based on specific information.

Sign Up Anytime, Anywhere.

This QR code and the link below offer a new and improved way to apply.
On your schedule.



<https://disability.amo-union.org>



Why Maritime Professionals Need This Coverage

- **High-Risk Profession:**
Unpredictable environments with hazards such as rough seas, extreme weather, and onboard accidents.
- **Specialized Skill Set:**
Requires specialized training making it difficult to transition to another career if disabled.
- **Income Protection for Dependents:**
Maintain your lifestyle and financial commitments in case of illness or injury.



Why Choose This Coverage?



'Own Occupation' coverage – You get paid if you can no longer perform your specific duties



Waiver of Premium – Future premiums waived if total disability occurs



Residual Benefits – Partial income protection for reduced ability or time

****Available to individuals age 65 and under.**



POWERED BY
HOLLOWTREE



Your Advisor:

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With 35+ years of experience as a Financial Advisor, Jacalyn has guided clients through every market shift with clarity and confidence. Her mission: to educate, simplify, and strengthen your relationship with money.

AMO Members now have 24/7 access to enroll in Aflac plans and get instant Disability Coverage quotes online. Simply scan the QR codes for fast, easy access - Anytime, Anywhere, you are in the World!

Beyond Disability and AFLAC plans, Jacalyn can also support Members by helping them:

- Ensure you have the right amount of Life Insurance to protect the people you love
- Improve long-term Financial Wellness



Contact Jacalyn at:

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