

NOW ENROLLING!



Spectrum Advisory Group is the agency focused on protecting law enforcement officers. Over the past decade, the firm has helped police unions across Texas, Nevada, Arizona, Michigan, Nebraska, Oklahoma and Hawaii. We are excited to announce our expansion across the country with the states of Alabama, California, Florida, Georgia, Louisiana, and Minnesota – with more states on the horizon.

Spectrum Advisory Group has remained successful and continues to rapidly expand because we understand the importance of working directly with police unions. Our products are designed by law enforcement for law enforcement

Admin Duty Income Policy

- Administrative Duty Benefits Up To \$3000/month
- 12 Months of Coverage/30-Day Elimination Period
- Covers Administrative Duty, Leave, Suspension, or Termination

Accident & Disability Policy

- **"LIGHT DUTY"** Coverage Up To \$2400/month
- 24/7 On- and Off-Duty Coverage
- Combination of Disability and Accident Benefits
- Gunshot and Stabbing Benefit

Hospital Indemnity Policy

- Hospital Admission Up to \$4000 and Confinement Benefits
- Inpatient and Outpatient Surgery Benefits
- Ambulance and Emergency Room Care Benefits

Cancer & Specified Disease Policy

- \$5,000 First Diagnosis Benefit
- \$1,000/Day Radiation and Chemotherapy Benefit with **NO LIFETIME MAX**
- ICU Benefit; Covers Cancer and 32 Other Diseases

Heart & Stroke Policy

- Covers Heart Attacks, Heart Disease, and Strokes
- Inexpensive and Simple

Term-to-100 Life Policy

- Simplified Underwriting, Portable
- Available to Officers, Spouses, Children, and Grandchildren
- Rates Lock in at Age When Enrolled
- Critical Illness/Accelerated Benefit



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