



DISABILITY / CHRONICAL ILLNESS CERTIFICATION

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DEFINITION OF DISABILITY

Internal Revenue Code (IRC) Section 72(m)(7) states "an individual shall be considered to be disabled if he is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long continued and indefinite duration."

DEFINITION OF CHRONIC ILLNESS

To be considered chronically ill, an individual must be unable to perform, without substantial assistance from another individual, daily living activities (eating, toileting, transferring, bathing, dressing, and continence) for at least 90 days due to a loss of functional capacity or require substantial supervision to protect against threats to health and safety due to severe cognitive impairment. It is the individual's responsibility to notify Pacific Life if a condition no longer meets the definition of chronically ill according to IRC section 7702B.

CERTIFICATION OF DISABILITY/CHRONICAL ILLNESS

I, _____ certify that _____
Physician's Printed Name Owners' Name

meets the IRC Section 72(m)(7) disability criteria
meets the IRC Section 7702B chronically ill criteria.

Contract Number