

Disability Companies & Their Niches

ASSURITY

- **Assurity Balance:** Intended market is the blue collar occupations, low premiums for a quality product with 1, 2, 5 years and To Age 65 Benefit Periods. Will offer coverage to Chiropractors.
- **Graded Benefit DI Protection:** For individuals who cannot qualify for Disability income protection due to a past medical event or an on going health condition, Assurity has a Graded Benefit Plan with Benefit Periods of 2, 5 or 10 years.

FIDELITY SECURITY

Offers a Graded Benefit Disability product, as well as a non-graded disability income program designed primarily for the “Blue Collar” professional in high risk occupations: The Graded Benefit Plan has Benefit Periods of 2 and 5 years, the “Blue Collar” plan called Executive Blue has a 2 year Benefit Period.

METLIFE

- **Physicians and Dentists Markets:** Have a higher I&P limit for these professions in the DI market. For physicians (other than Cardiologist, Dental Specialties, Neonatologist, Ophthalmologist, Radiologist and Urologist) MetLife will issue up to \$15,000 monthly and will participate with Group LTD up to \$20,000 a month.
- **Your Occupation Rider: (Only available to 5A and 6A Occ. Classes)** This rider modifies the definition of total disability by removing the language “not gainfully employed” from the policy definition of total disability. The full benefit would be payable if the Insured is unable to perform the material and substantial duties of his/her own regular occupation, even if gainfully employed in another occupation.

- **Competitive Guaranteed Issue Multi-Life Cases**

PETERSON INTERNATIONAL

- Underwrite aggressively
- Competitive Guaranteed Issue Multi-Life Cases
- Flexibility of 6 definitions of disability with DInamic 2000. This product provides the ability to design a contract to fit the individual needs of the insured.

PRINCIPAL

- **Simplified DI Program:** Available to all Occupation Classes, maximum monthly benefit is \$3000, maximum issue age is 50 years old; turnaround time is 48 hours once the application and TeleApp interview are completed and received. Plus, no blood, urine, exams, EKGs, APSs or financial verification is required.
- **Transitional Occupation Rider:** Allows the insured to receive disability benefits if you become totally disabled in Your Occupation, but are working in another occupation.
- **Benefit Update:** For no additional premium this rider allows the insured to increase their coverage to the maximum amount for which they are eligible (no cap limits) every three years based on financial information without providing evidence of medical insurability. The no cap feature is a competitive advantage over most companies’ future insurability options.
- **Competitive Guaranteed Issue Multi-Life Cases**
- **Association Program:** 10% Discount, 100+ eligible members with similar occupation, must be a dues-paying local, county, state, professional or trade organization, must have been in existence for at least 2 years and must have a constitution or by-laws.