

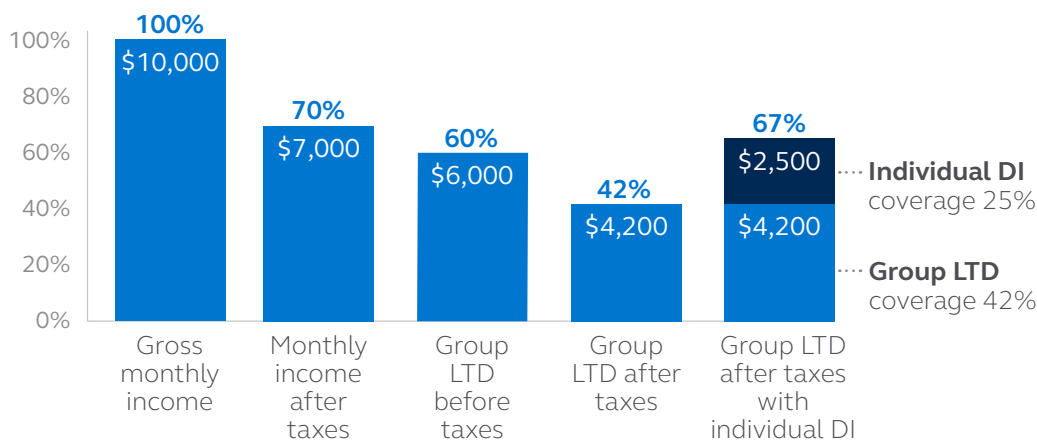
PROFILE

Guaranteed Standard Issue Individual Disability Income Insurance

Help businesses easily provide DI protection

The opportunity

Robust employee benefit packages often include group long-term disability (LTD) insurance because it offers a foundation of income protection. But it may not be enough—especially for highly compensated employees. So, adding individual Disability Income (DI) insurance to their group coverage can help provide much-needed additional income protection—and more sales opportunities for you. The example below shows the gap and opportunity.



Assumptions

- \$10,000 gross monthly income
- 60% group LTD program with a monthly cap of \$6,000
- 30% tax bracket for federal, state and FICA

This is a hypothetical example. For illustrative purposes only.

Guaranteed Standard Issue (GSI) guidelines

- Employer-sponsored benefit plan
- Professionals and business owner market
- Five or more highly compensated key employees earning a minimum of \$100,000 annually
- 100% participation of eligible employees in designated class
- Covered employees meet actively at work requirements

Case design questions? Contact your IDI wholesaling team at 800-654-4278, option 2,2.

Implementation questions? Contact the Administration team at 800-654-4278, option 4,3,1,2

Benefits of GSI plans

Employers get:

- A solution that can help recruit and retain key employees
- Discounts starting at 20%
- An option for eEnrollment

Employees get:

- Individual insurance to help fill the income gap above Group LTD coverage
- Easy application process—virtually no medical underwriting, just a few qualifying questions
- Portable disability coverage options

Where to find prospects

Target businesses in most industries, but especially in:

- Technology
- Banking and investments
- Legal
- Engineering
- Consulting
- Accounting

Look for employers who value employee benefits and are willing to pay for additional disability coverage, already offer group LTD insurance, and have at least five highly compensated employees.

Positioning tips

Client objection:	If employer:	Say this to the employer:
"My employees are already covered through our group LTD program."	Has many highly compensated employees	"The group coverage you offer is a great foundation, but your highly compensated employees may not have enough protection with the maximum monthly benefit cap."
"My company is too small for an employee benefits program."	Wants to cover five or more lives	"You just need five participants to receive the individual DI insurance at a discount. That could be any combination of employees and owners."
"Why should I consider making changes to my benefits package?"	Wants to retain employees	"The time, energy, and money spent replacing key employees can be a drain on business resources. Making relatively easy and inexpensive changes like providing an integrated disability solution, can reduce employee turnover and save money in the long run."
"We don't have the time or resources to offer and administer additional benefits right now."	Needs help prioritizing	"We can work with you and your employees as you prefer. We'll provide expertise and resources that'll help educate employees about their coverage."

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