



Disability & Life Insurance Solutions

**You don't have to be an expert to write Disability Insurance or Life Insurance.
You just need to work with the right support team!**

DI-UPDATE

Occupations of recent applicants

Accountant	Administrative Assistant	Advertising
Architect	Artist	Assembler
Attorney	Audiologist	Auto Body Tech.
Banker	Bar Manager	Beautician
Butcher	Builder	Carpenter
CEO	Certified Nurse Asst.	CFO
Clerk	Computer Analyst	Computer Consultant
Conference Organizer	Consultant	Customer Service Rep
Contractor	Cook	Corporate Director
CPA	Curriculum Director	Delivery Person
Dental Hygienist	Dentist	Director of Recreation
Director of Special Ed.	Driver	Electrician
Emergency Room MD	EMT	Engineer
Excavating Contractor	Executive	Finance Manager
Fire Fighter	Floor Installer	Furniture Dealer
General Contractor	Goldsmith	Hair Stylist
House Cleaning	HVAC	Insurance Agent
Inside Sales	IT Consultant	Landscaping
License Practicing Nurse	Maintenance	Manager
Marine Architect	Mason	Medical Manager
Mechanic	Occupational Therapist	Office Manager
Orthopedic Surgeon	Owner Toy Store	Painter
Paramedical	Personal Trainer	Physician's Asst.
Physical Therapist	Physician	Piping Designer
Plumber	Podiatrist	President & CEO
President of Foundry	Project Manager	Radiologist
Recruiter	Respiratory Therapist	Restaurant Owner
Registered Nurse	Sales Manager	School Principal
Secretary	Shipper	Software Consultant
Super. of Schools	Tax Collector	Teach
Technical Training	Therapist	Town Administrator
Truck Driver	Veterinarian	Vet. Radiologist
Yoga Instructor	YMCA Director	and more!

DI Product Review – Opportunities for You!

Group Disability Insurance

Short Term/Long Term/Life

- Guarantee issue product
- Available for 2 to 19 participants
- Employer or Employee pay

Short-Term voluntary DI

- Guarantee issue product
- Available for groups with 2 or more participants.
- Benefit amounts up to \$600 per week
- 1st day accident, 8th day sickness and 13 or 26 week benefit periods

Individual Disability Insurance

Individual long Term DI

- 30 Day to 365 Day Elimination Periods
- 6 Month to Age 70 Benefit periods Available
- Participation limits up to a \$20,000 maximum benefit amounts available with existing IDI
- Participation limits up to a \$30,000 maximum benefit amount with existing GLTD
- True Own Occupation definitions
- Non-Cancelable and Guaranteed Renewable and Guaranteed Renewable products
- Return of Premium Riders (Surrender Value Rider)
- Retro-Active Injury Benefit Riders to 1st day of Accident)
- Multi-Life Discount plans available (Unisex rates with up to a 20% discount)

Disability Overhead Expense

- Available for business owners and professional practices.
- An excellent way to increase the amount of monthly benefit for small business owners whose income does not support a large disability income policy.
- 30, 60 and 90 day Elimination periods
- 12, 18 and 24 Month Benefit Periods
- Issue & Participation limits up to a \$50,000 maximum benefit amount

Business Loan Protection Rider

- This cost rider on a BOE policy reimburses the owner for the covered business-related loan obligation during his or her total disability up to \$10,000/month.

Disability Buy-Sell Insurance

- Plan Design and sample documentation available.
- Cross purchase or entity purchase for 2 or more participants.
- Lump sum payment or Combination of monthly benefit and lump sum
- 365, 540 and 730 day elimination periods available
- 24, 36 and 60 month benefit periods available
- Issue & Participation benefit amount limits up to \$2,000,000

Key-Person DI Coverage

- Provides benefits to an employer on an insured employee that can be used at the discretion of the owner
- Policy can be used to demonstrate financial stability to creditors and clients
- Does not limit amount of Individual Disability Coverage an insured may qualify for
- Benefit amounts up to \$500,000
- Lump sum payment or Combination of monthly benefit and lump sum

Retirement Security Coverage

- An innovative program that can help your client save for retirement in the event of a disability.
- Benefit amount is determined at issue and is calculated at 15% of income, up to the maximum benefit amount of \$4,125/month, if paid with after-tax dollars.
- A retirement plan does not need to be in-force to qualify.

Special Risk – Medical History

- Most medical conditions considered
- 1 year, 2 year, 3 year and 5 year benefit periods available
- Graded Sickness and Non-Graded Accident plans available
- No exams needed for benefit amounts under \$13,000.
- Benefit amounts up to \$15,000

Guarantee Standard Issue Plans

- Available for both Employee and Employer paid plans.
- Occupational and Income levels evaluated to determine eligibility and benefit level.
- No Underwriting!!!
- A terrific opportunity.

Newly Self Employed

- Products available to those whose previous work was the same as their new business.
- Product availability greatest when new business has just started.
- Benefits based on a percentage of previous earnings.

Government Employees

- Plans available for both white collar and blue collar workers.
- Teachers, Town administration, Police, firefighters, EMT's, etc.

Hi Limit DI

- For clients with income levels qualifying them for more than normal, a combination of carriers can be chosen to maximize available benefits.

Supplemental DI Coverage

- Short Term & Long Term plans available
- Issue & Participation limits up to a maximum \$30,000 benefit amount
- Fills in the benefit gap between clients income and employer paid Group LTD

Part-Time Worker's

- Limited coverage available for employee's working less than 30 hours per week, but more than 20 hours.
- The exception is Nurse's who are eligible for full benefits if working greater than 24 hours per week.

Direct Mail Campaigns

- Consider a direct mail campaign to introduce your customers to disability income insurance.
- Postage paid reply card included for your convenience

Occupational Brochures

- Brochures available for specific occupations.
- Dentists, EMT's, Firefighters, Police, Hairdresser's, Nurses, Physician's, Veterinarian's, etc.

Multiple Proposals

- We prepare multiple quotes for your evaluation and discussion with your client each time you make a request.
- We're available to review by phone with you and your client.

Life Product Review – Opportunities for You!

Term Life

- 10 Yr, 15 Yr, 20 Yr, and 30 Year Term Periods
- Issue ages: age 18 – age 75
- Level Premium
- Face amounts \$50,000 +
- Convertible
- Accelerated Benefit Rider
- Disability Waiver of Premium
- Other Insured Term Rider
- Disability Income Rider
- Children Term Rider (15 days – 18 Years)
- Critical Illness Benefit Rider
- Return of Premium Rider
- Renewable to age 95

Non-Med Term

- 10 Yr, 15 Yr, 20 Yr, and 30 Year Term Periods
- Issue ages: age 18 – age 65
- Level premium
- Face amounts \$50,000 to \$350,000
- Convertible
- Accelerated Benefit Rider
- Disability Waiver of Premium
- Other Insured Term Rider
- Disability Income Rider
- Children Term Rider (15 days – 18 Years)
- Critical Illness Benefit Rider
- Return of Premium Rider

Whole Life

- Issue Ages 15 days – age 85
- Face Amounts \$5,000 +
- Level Premiums
- Guaranteed & Non-Guaranteed Cash Values
- Single pay, 10 pay, 20 pay, to age 65 pay and continuous pay
- 5 Dividend Options
- Policy Loan
- Value Enhancement Rider
- Waiver of Premium Rider
- Yearly Renewable Term Rider
- Mortgage Protection Term Rider
- Additional Person Term Rider
- Benefit Increase Rider
- Payor Benefit Rider
- Accidental Death Benefit Rider
- Disability Income Rider

Simplified Whole Life

- Issue Ages: age 1 – age 80
- Benefit amounts from \$5,000 to \$50,000
- Reduced Paid-up Policy Option
- Extended Term Option
- Automatic Premium Load Option

Graded Simplified Whole Life

- Issue Ages: age 48 – age 80
- Benefits amounts from \$5,000 to \$35,000
- Reduced Paid-up Policy Option
- Extended Term Option
- Automatic Premium Load Option

Group Life

- Guarantee issue product
- Available for 2 to 19 participants
- Employer or Employee pay
- \$50,000 GI for 2 – 5 Lives
- \$75,000 GI for 6 – 9 Lives
- \$100,000 GI for 10 – 19 Lives
- 1x, 2x Earnings or Flat Amount
- \$200,000 Maximum Benefit
- AD&D Includes a Seatbelt Benefit
- Accelerated Death Benefit
- Class Carve-outs Available
- Can be up to 100% Employee paid
- 36 Month Rate Guarantee

Council for Disability Awareness 2010 Claims Report Highlights

2009 Disability Statistics

- \$8.1 billion in long-term disability insurance claim payments were paid to disabled individuals by CDA Member Companies in 2009, representing a 2.9% increase over 2008
- About 100 million workers have no private disability insurance
- 70% of the private sector workforce has no long term disability insurance
- 627,000 disabled individuals received long-term disability insurance payments from CDA Member Companies in 2009
- 95% of reported CDA Member Company disability claims are not work-related
- New cancer, nervous system-related and musculoskeletal claims trended up slightly from 2008 to 2009
- Musculoskeletal/connective tissue disorders continue to rank as the leading cause of disability (This category includes claims caused by neck and back pain; joint, muscle and tendon disorders; foot, ankle and hand disorders; etc.)
- Cancer is the second leading cause of new claims

Social Security Disability Insurance (SSDI) 2009 Data and Trend Highlights

- 7.8 million workers – over 5% of the workforce – were receiving SSDI at the conclusion of 2009
- SSDI benefits applications surged in 2009: Significantly more workers are applying for SSDI claim payments than at any time in history
- Approval rate of approved SSDI applications dropped from 52% in 1999 to 35% in 2009
- SSDI claim approval rate continues to decline
- More younger people have been applying for SSDI benefits than in the past
- About one third of SSDI claims are for conditions related to mental disorders
- \$1,064 is the average monthly SSDI benefit for all workers
- 3 in 10 is the chances of a young worker today become seriously disabled before reaching retirement

All information provided from The Council for Disability Awareness report for the 2010 Long-Term Disability Claims Review.

For the complete report please visit
http://www.disabilitycanhappen.org/research/CDA_LTD_Claims_Survey_2010.asp

Quick Quote

\$1000 Per Month
90 day Elimination Period
Including Partial
Monthly Premium

Male Non-Smoker Premiums

Female Non-Smoker Premiums

4A-Accountant/New Car Sales/Bookkeeper/Clerical/Real Estate Agent/Computer Person/ Consultant/ Draftsman/Lawyer/Sales Manager/Teacher/Travel Agent

Male 4A						Female 4A					
Age	20	30	40	50	60	Age	20	30	40	50	60
1 Year	\$11.33	\$11.92	\$13.32	\$17.60	\$27.81	1 Year	\$12.72	\$14.63	\$16.64	\$20.03	\$29.06
2 Year	\$12.21	\$13.27	\$15.62	\$22.58	\$38.07	2 Year	\$14.05	\$16.86	\$19.66	\$26.39	\$40.04
5 Year	\$13.09	\$14.83	\$19.47	\$30.10	\$41.27	5 Year	\$15.46	\$19.64	\$25.99	\$36.67	\$43.67
Age 65	\$15.61	\$18.88	\$25.34	\$37.42	N/A	Age 65	\$19.59	\$27.33	\$36.25	\$47.04	N/A

3A-Cashier/Dental Hygienist/Lab Technician/Minister/Nurse/Physician/Photographer/Sales Clerk/ Surveyor/ Warehouse Foreman (office)/Window Dresser/X-Ray Technician

Male 3A						Female 3A					
Age	20	30	40	50	60	Age	20	30	40	50	60
1 Year	\$12.24	\$12.91	\$14.65	\$20.35	\$34.08	1 Year	\$14.16	\$16.56	\$19.04	\$23.58	\$35.81
2 Year	\$13.32	\$14.28	\$17.49	\$34.42	\$48.44	2 Year	\$15.76	\$18.76	\$22.70	\$32.07	\$51.14
5 Year	\$14.85	\$17.27	\$23.05	\$37.18	\$52.88	5 Year	\$18.26	\$24.16	\$31.80	\$45.88	\$56.18
Age 65	\$18.51	\$23.14	\$31.05	\$46.93	N/A	Age 65	\$24.26	\$35.35	\$45.85	\$59.70	N/A

2A-Barber/Beautician/Carpenter/Chiropractor/Coach/Electrician/Fork Lift Operator/ Hair Dresser/Pipe Fitter/Machine Operator/Mason/Mechanic/Welder

Male 2A						Female 2A					
Age	20	30	40	50	60	Age	20	30	40	50	60
1 Year	\$15.16	\$17.35	\$21.95	\$28.78	\$41.69	1 Year	\$18.80	\$24.68	\$31.20	\$36.37	\$44.23
2 Year	\$17.42	\$21.10	\$28.72	\$40.40	\$60.96	2 Year	\$22.43	\$31.52	\$42.14	\$50.39	\$64.72
5 Year	\$20.81	\$28.64	\$42.72	\$60.44	N/A	5 Year	\$28.16	\$45.62	\$66.17	\$78.23	N/A
Age 65*	\$28.58	\$43.14	\$63.76	\$80.15	N/A	Age 65	\$41.19	\$73.62	\$104.68	\$114.29	N/A

1A-Automobile Body Repair & Painting/Bus Driver/Carpet Layer/Custodian/Elevator Repair/ Furniture Mover/Fire Fighter/Guards/Investigator/Painter/Radio Repairman/Long Haul Truck Driver/

Male 1A						Female 1A					
Age	20	30	40	50	60	Age	20	30	40	50	60
1 Year	\$16.41	\$19.05	\$24.58	\$32.74	\$47.78	1 Year	\$20.79	\$27.88	\$35.72	\$41.90	\$50.84
2 Year	\$19.14	\$23.55	\$32.74	\$46.75	\$71.07	2 Year	\$25.18	\$36.11	\$48.89	\$58.79	\$75.52
5 Year	\$23.24	\$32.68	\$49.68	\$71.02	N/A	5 Year	\$32.10	\$53.17	\$79.99	\$92.44	N/A
Age 65	N/A	N/A	N/A	N/A	N/A	Age 65	N/A	N/A	N/A	N/A	N/A

- Class 2A - Age 65 available for Self-employed risks with a net income greater than \$40,000.
- Premiums shown are based on a standard risk with no medical underwriting modification.
- Premiums prepared 2011.

Quick Quote

\$1000 Per Month
30 day Elimination Period
Including Partial
Monthly Premium

Male Non-Smoker Premiums

Female Non-Smoker Premiums

4A-Accountant/New Car Sales/Bookkeeper/Clerical/Real Estate Agent/Computer Person/ Consultant/ Draftsman/Lawyer/Sales Manager/Teacher/Travel Agent

Male 4A						Female 4A					
Age	20	30	40	50	60	Age	20	30	40	50	60
1 Year	\$11.00	\$12.00	\$17.60	\$27.70	\$44.30	1 Year	\$13.10	\$15.00	\$22.80	\$28.90	\$41.80
2 Year	\$12.50	\$13.70	\$20.10	\$31.70	\$50.80	2 Year	\$14.90	\$17.10	\$26.10	\$33.10	\$47.80
5 Year	\$19.00	\$21.40	\$31.10	\$51.00	-----	5 Year	\$24.30	\$29.40	\$40.30	\$51.40	-----
Age 65	\$24.50	\$27.90	\$43.70	\$66.70	\$79.20	Age 65	\$35.20	\$42.20	\$62.10	\$72.30	\$83.40

3A-Cashier/Dental Hygienist/Lab Technician/Minister/Nurse/Physician/Photographer/Sales Clerk/ Surveyor/ Warehouse Foreman (office)/Window Dresser/X-Ray Technician

Male 3A						Female 3A					
Age	20	30	40	50	60	Age	20	30	40	50	60
1 Year	\$14.20	\$15.50	\$23.00	\$36.70	\$56.50	1 Year	\$17.00	\$19.60	\$28.40	\$37.80	\$54.40
2 Year	\$16.10	\$17.60	\$26.30	\$48.00	\$64.80	2 Year	\$19.40	\$22.40	\$32.40	\$43.30	\$62.40
5 Year	\$24.80	\$27.60	\$43.30	\$68.10	-----	5 Year	\$33.90	\$38.30	\$56.20	\$77.90	-----
Age 65	\$32.10	\$41.20	\$60.10	\$85.60	\$100.30	Age 65	\$44.90	\$59.10	\$85.50	\$105.80	\$117.20

2A-Barber/Beautician/Carpenter/Chiropractor/Coach/Electrician/Fork Lift Operator/ Hair Dresser/Pipe Fitter/Machine Operator/Mason/Mechanic/Welder

Male 2A						Female 2A					
Age	20	30	40	50	60	Age	20	30	40	50	60
1 Year	\$18.20	\$20.50	\$27.70	\$42.00	\$68.30	1 Year	\$21.40	\$25.80	\$35.50	\$44.20	\$65.40
2 Year	\$20.80	\$23.40	\$31.70	\$48.20	\$78.40	2 Year	\$24.40	\$29.50	\$40.70	\$50.70	\$75.00
5 Year	\$32.10	\$37.00	\$52.60	\$77.80	-----	5 Year	\$38.50	\$51.20	\$70.90	\$83.20	-----
Age 65*	\$47.50	\$52.80	\$74.00	\$101.70	\$116.50	Age 65	\$65.20	\$73.90	\$96.90	\$118.00	\$132.60

1A-Automobile Body Repair & Painting/Bus Driver/Carpet Layer/Custodian/Elevator Repair/ Furniture Mover/Fire Fighter/Guards/Investigator/Painter/Radio Repairman/Long Haul Truck Driver/

Male 1A						Female 1A					
Age	20	30	40	50	60	Age	20	30	40	50	60
1 Year	\$25.40	\$28.10	\$41.10	\$69.80	\$107.50	1 Year	\$30.50	\$37.00	\$53.20	\$73.00	\$107.30
2 Year	\$29.10	\$32.20	\$47.00	\$80.10	\$123.40	2 Year	\$34.50	\$42.40	\$61.00	\$83.70	\$123.20
5 Year	\$45.20	\$51.00	\$81.30	\$129.80	-----	5 Year	\$51.90	\$65.00	\$114.80	\$138.40	-----
Age 65	-----	-----	-----	-----	-----	Age 65	-----	-----	-----	-----	-----

- Class 2A - Age 65 available for Self-employed risks with a net income greater than \$40,000.
- Premiums shown are based on a standard risk with no medical underwriting modification.
- Premiums prepared 2011.



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