

## Disability Insurance Product Portfolio Features For Cenco's Brokerage Partners

Revised 7/8/10

### Assurity

#### **Assurity Balance**

Individual Disability Insurance  
Issue ages 18-60  
Guaranteed renewable to age 65  
Maximum benefit period is 5 years  
Supplemental Social Insurance Rider  
Return of Premium Rider  
Intended Markets: blue/gray middle income and small business owners (ex: policeman, postal workers, fireman)  
Multi life discount (3 or more common employer - 5%)

### Guardian

#### **Provider Plus 2008**

Individual Disability Insurance  
Guaranteed renewable/noncancelable  
Own occupation built into the policy  
Physicians and dentists max benefit \$15K  
2 year mental nervous exclusion  
Unemployment premium waiver option rider  
Group disability insurance replacement rider  
Supplemental social insurance rider  
10 year and to age 67 benefit periods

#### **Provider Plus Business Overhead**

Business Overhead Insurance  
Age last birthday  
Own occupation

#### **Provider Plus Buy Out**

Buy Out Disability Insurance  
Age nearest  
Cross purchase/entity purchase  
2 year maximum waiting period

### Principal

#### **Sales Solutions II**

Individual Disability Insurance  
Guaranteed renewable/noncancelable  
No own occupation  
Multi life discount (3 or more common employer - 20%)  
Will write doctors/dentists up to age 60  
Simplified - up to \$3K (no paramed or income docs)

#### **Sales Solutions II Business Overhead**

Business Overhead Insurance  
Professional (fee for service business owner) and Business  
Guaranteed renewable/noncancelable  
Carry forward feature  
2 year maximum benefit period

**Sales Solutions II Buy-Out**

Buy Out Disability Insurance  
Issue ages 18-57  
Waiting period 2 year maximum  
Exchange privilege  
Minimum years in business 1 for service professionals and 3 for all others

**Standard**

**The Protector+**

Individual Disability Insurance  
Guaranteed renewable/noncancelable by rider  
True "own occupation" definition  
Good for physicians - max benefit \$15K  
Business owner enhancements (Earned Income Enhancer and Business Owner Upgrade)  
Multi life discount (3 or more common employer - 10%)  
Old Fashioned Underwriting - \$5K maximum no paramed or income docs  
Second Chance Underwriting - medical issues  
Indexed cost of living - 3% and 6%

**The Business Protector**

Business Overhead Insurance  
Itemized expenses (rent, phone bill, employees salaries, etc.)  
2 year maximum benefit period  
Maximum of 4 employees  
Old Fashioned Underwriting - \$5K maximum no paramed or income docs  
Business Owner Upgrade

**The Business Equity Protector**

Buy Out Disability Insurance  
Entity Purchase/Cross Purchase  
Waiting period 2 year maximum  
Business in existence at least 3 years

**Union Central**

**Dnamic 2000**

Individual Disability Insurance  
Guaranteed renewable - 4402, Noncancelable - 4401  
2 & 5 year own occupation with reasonable occupation thereafter  
To age 65 own occupation and not engaged (not available to medical personnel in California)  
Nondisabling injury  
Good health benefit  
Activities of Daily Living (2 or more)  
Step rate premiums - 45 and under  
90 day minimum waiting period (CA)

**Dnamic 2000  
Business Overhead (BOE)**

Business Overhead Insurance  
Itemized expenses (rent, phone bill, etc.)  
Occupation classes 3A, 3AP, 4A, 5AP only  
Substitute salary - in addition to monthly benefit  
2 year maximum benefit period