

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

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## Assurity

<b>Assurity Balance DI</b>	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%)
<b>Assurity Balance Simplified Critical Illness</b>	<b>Issue ages 18 - 59</b> Simplified underwriting <b>\$5K - \$50K</b> paid for each category of first diagnosis of a condition or procedures in any one of the three categories Return of premium less any benefits paid out at insured's death
<b>Assurity Balance Critical Illness (Fully Underwritten)</b>	<b>Issue ages 18 - 64</b> Fully underwritten <b>\$50K - \$500K</b> paid for each category of first diagnosis of a condition or procedures in any one of the three categories Return of premium less any benefits paid out at insured's death

## Guardian

<b>Provider Plus 2008</b>	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
<b>Provider Plus Business Overhead</b>	Business Overhead Insurance Age last birthday Own occupation
<b>Provider Plus Buy Out</b>	Buy Out Disability Insurance Age nearest Cross purchase/entity purchase 2 year maximum waiting period

## Principal

### **S700-HH750 Series**

Individual Disability Insurance  
Guaranteed renewable/noncancelable  
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)  
2 sales programs - DI Retirement Security and Association

### **S700-HH750 Series Business Overhead**

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

### **S700-HH750 Series 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