



GUARANTEED ISSUE DISABILITY INSURANCE

High Limit Protection



CASE STUDY

Challenge

A top national law firm wanted to improve employee benefits for their partners. An internal review discovered that out of 450 partners, only half had sufficient income protection.

Solution

A two part supplemental Guaranteed Issue Disability plan was layered on top of existing disability benefits to cover the higher earning partners. A mandatory benefit of \$25,000 per month along with a voluntary offering up to \$200,000 per month of income protection.

- 70% of Income up to \$200,000
- Mandatory & Voluntary Enrollment
- Guaranteed Issue
- No Medical Questions
- 30% Premium Discount
- Choice of Multiple Benefit Levels
- Covers Incomes up to \$4,600,000

Results

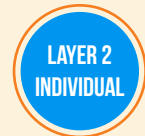
The mandatory plan was implemented with a single signature from a corporate officer. The voluntary enrollment was also successful with over 20% of the eligible partners participating in the plan.

Layered Benefits



Group LTD

- 60% of Income
- Employer Provided
- \$20,000 Maximum
- Covers Incomes up to \$400,000



Individual DI

- 60% of Income
- Voluntary
- \$10,000 Maximum
- Covers Incomes up to \$600,000



High Limit - Mandatory

- 70% of Income
- Employer Provided
- \$25,000 Maximum
- Covers Incomes up to \$1,425,000



High Limit - Voluntary

- 70% of Income
- Voluntary
- \$200,000 Maximum
- Covers Incomes up to \$4,850,000