



# GUARANTEED ISSUE DISABILITY INSURANCE

High Limit Protection

## CASE STUDY

### Challenge

A leading international advertising agency wanted to improve the executive benefits package for their top executives. The challenge was to deliver an income protection policy to improve employee retention with minimal impact to the benefits administrator.

### Solution

The firm purchased coverage on their top 10 executives. The new benefits package covered incomes up to \$1,700,000.

- 70% of Income up to \$100,000 per month
- Lump Sum - Up to \$10 Million
- Mandatory Enrollment
- Guaranteed Issue
- 15% Premium Discount

### Results

The mandatory plan was implemented with a single signature from a corporate officer. The firm has retained every executive on the plan.

## Layered Benefits



### Group LTD

- 60% of Income
- Employer Provided
- \$25,000 Maximum
- Covers Incomes up to \$500,000



### High Limit DI

- 70% of Income
- Employer Provided
- \$100,000 Maximum
- \$10,000,000 Lump Sum
- Covers Incomes up to \$2,200,000