



Disability Income

Employer-Sponsored Multi-Life Plan

Call today to talk about Employer-Sponsored
Multi-Life Disability Income!

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Employer-Paid

Fully Underwritten	Guaranteed Standard Issue
Minimum: 3 approved lives Unisex Rates 20% List-Bill Discount Open to all eligible occupational classes Participation: Any 3 approved lives Benefit Maximum: up to I/P limits	Minimum: 5 lives (100% of eligible class) Unisex Rates Discounts: 15-30%, based on group size Occ classes: 5AP – 3AP GSI Standard Maximum Benefit: up to \$8,000, based on group size and demographics Underwritten Buy-Ups: up to I/P limits

Employee-Pay-All (voluntary)

Fully Underwritten	Guaranteed Standard Issue
Minimum: 3 approved lives Unisex Rates 15% Discount (List-Bill or Individual COM) Open to all eligible occupational classes Participation: Any 3 approved lives Benefit Maximum: up to I/P limits	Minimum: greater of 25% or 10 lives Unisex Rates Discounts: 15-30%, based on group size Occ classes: 5AP – 3AP GSI Standard Maximum Benefit: up to \$5,000, based on group size and demographics Underwritten Buy-Ups: up to I/P limits

Core/Buy-Up Plans

- Employer purchases small, base amount on all employees on Guaranteed Standard Issue basis. (100% of eligible class).
- Voluntary, employee-pay-all buy-ups:
 - Additional GSI buy-ups available, up to maximum GSI level for that group.
 - Additional underwritten buy-ups available, up to maximum I/P limits.

Targeted Employers

Fully Underwritten Plans: No restrictions on case size or industry, beyond standard underwriting guidelines.

Guaranteed Standard Issue Plans: Union Central targets closely held companies across a broad range of industries, with particular focus on the under-100 market. Medical occupations not eligible for GSI. Not all groups are eligible for GSI.

What is Guaranteed Standard Issue?

For the approved GSI amount, there is no financial documentation required other than a census, and there is no detailed medical underwriting. Each person must answer gatekeeper questions on a short-form application. Everyone who meets the conditions for eligibility will be issued a policy at standard, discounted unisex rates. No one in the approved group may be declined, rated, have a policy issued with a rider that excludes coverage for a specific medical condition, or have coverage modified.

GSI Underwriting Guidelines

Cases may or may not qualify for a Guaranteed Standard Issue offer. Availability of GSI is based on a number of factors, including demographics, number of eligible employees, industry, mix of occupations, other in-force coverage, etc. The guidelines below may be adjusted for a particular employer based on the company's characteristics. In no case may coverage amounts exceed Union Central's published Issue and Participation Limits.

	Employer-Paid	Voluntary (Employee pay all)	Core/Buy-Up (ER-pd base, EE-pd excess)
Minimum Participants	5 (100% participation)	Greater of 10 lives or 25% participation	10 lives on ER-paid core; Buy-up minimum varies
Billing	List bill	Choice of list bill or check-o-matic (COM available only with 100% employee pay)	List bill
Occupation Classes	5AP - 3AP <i>Medical occupations not eligible</i>	5AP - 3AP <i>Medical occupations not eligible</i>	5AP - 3AP <i>Medical occupations not eligible</i>
Maximum GSI Limits	5-9 Lives: Up to \$2,000 10+ Lives: To \$8,000, based on group size and demographics	Up to \$5,000, based on group size and demographics	Up to \$8,000, based on group size and demographics
Premium Discounts	5-9 lives: 15% 10-49 lives: 20% 50-99 lives: 25% 100+ lives: 30%	10-49 eligible:15% 50-149 eligible:20% 150-299 eligible:25% 300+ eligible:30%	10-49 lives: 20% 50-99 lives: 25% 100+ lives: 30% <i>(discounts apply to core and buy-ups)</i>
Available Riders	<ul style="list-style-type: none"> • LT residual/ 24-month residual/ partial • Social Insurance Substitute • COLA • Catastrophic • Age 67 • No DAMN endorsement on 10+ lives except in Florida • 24-month DAMN endorsement used for under-10 life groups 	<ul style="list-style-type: none"> • LT residual/ 24-month residual/ partial • Social Insurance Substitute • COLA • Catastrophic • Age 67 • DAMN endorsement used on all voluntary cases 	<ul style="list-style-type: none"> • LT residual/24-month residual/partial • Social Insurance Substitute • COLA • Catastrophic • Age 67 • No DAMN endorsement on ER-pd core • 24-month DAMN rider on buy-up contracts

Notes on Core/Buy-up Plans

- The employer purchases a small, base benefit on all eligible employees (often as low as \$500/month benefit). Employees then may purchase higher amounts.
- The GSI offer is established for the combined benefit. For example: If the GSI offer is \$3,000/month, and the employer buys a \$500 benefit for all eligibles, each employee may buy up the additional \$2,500 on a GSI basis, within I/P limits.
- Higher amounts above the GSI offer may be purchased with full underwriting.
- A separate contract will be issued for each segment of coverage: the employer-paid benefit, employee buy-ups to the GSI threshold, and employee buy-ups above the GSI threshold.
- The participation requirement on employee buy-ups will vary based on case characteristics, but will never exceed the greater of 10 lives or 25%.

Targeted Employers

- Closely held companies across a broad range of industries, with a particular focus on the under 100-life market.
- At least 2 years in business.
- Sufficient number of 3AP-5AP employees to meet minimum specifications.
- Companies with LTD plans that do not include bonus or commission income, or LTD plans whose benefit maximums fall short of the highest incomes.
- Companies with no LTD in force that have executives and key employees with unprotected income.
- Medical occupations not eligible.

Employee Eligibility

In addition to meeting gatekeeper questions, employees must be full-time (30 hours a week or more) and working on a year-round basis. Contract workers (1099 workers) may be eligible for coverage.

GSI Compensation

Commission and bonus schedules for IDI contracts issued on a Guaranteed Standard Issue basis are as follows:

Employer-Paid (100% participation)	Voluntary: Employee-Paid	NonCan FYC	GR (ages 61-64) FYC	Year 2-10 Renewal	Bonus: Year 2-10 Renewal
5-49 lives	10-149 eligible	40%	30%	10%	Up to 5%
50-99 lives	150-299 eligible	35%	25%	10%	Up to 5%
100+ lives	300+ eligible	30%	20%	10%	Up to 5%

Bonus qualification

The qualifying period for this bonus is a calendar year. To qualify, the field associate's persistency must be at least 85 percent and the total GSI in-force premium must be at least \$25,000 at the end of the year. The payment period for this bonus will run from March of a given year through February of the following year. The GSI bonus is paid as a percent of renewal premiums paid during the payment period as shown below.

The bonus will vary for each renewal year, depending upon GSI in-force premium and persistency:

- **2% Bonus:** In-force premium \$25,000 - \$99,999 and persistency of at least 85 percent, payable policy years 2-10.
- **5% Bonus:** In-force premium of \$100,000+ and persistency of at least 85 percent, payable policy years 2-10.

This bonus is separate from any bonus on individually underwritten business and premiums apply to only one bonus program.