

Simplified Underwriting Options for Disability Insurance

Help your clients choose a smoother and faster*1 path to applying for disability insurance by using simplified underwriting. This process may allow a proposed insured to apply for coverage without having to experience the stress of unknown bumps in the road that could happen with medical exams or lab work. In many cases, financial information may not be required.*2 (See additional information below.)*3

Guidelines

Assurity	Illinois Mutual	Mutual of Omaha	Principal*4	Standard
<ul style="list-style-type: none"> Up to \$4,000 monthly benefit to age 50 <i>(depending on age, if business owner, and benefit amount)</i> 	<ul style="list-style-type: none"> Up to \$3,000 monthly benefit to age 60 	<ul style="list-style-type: none"> Up to \$6,000 monthly benefit to age 60 	<ul style="list-style-type: none"> Up to \$6,000 monthly benefit to age 50 Non-medical limits for DI is \$10,000*5 <i>(age 50 or younger)</i> Non-medical limits for business overhead expense is \$25,000*5 <i>(age 50 or younger)</i> Key person and disability buy out is \$750,000 	<ul style="list-style-type: none"> Up to \$6,000 monthly benefit to age 45 Non-medical limits for DI is \$10,000*5 <i>(maximum overall issue ages)</i> Non-medical limits for business overhead expense is \$25,000*5 <i>(maximum overall issue ages)</i> Disability buy out is \$1 million

Contact **CBS Brokerage at 763.450.1870** to learn more about how to start the income protection conversation with your clients.

*3 Telephone interview may be required depending on the carrier

*1 Underwriters typically have an answer within 48 hours of receiving an application

*2 Financial information may be required for occupations with a variable income (car sales, real estate sales and others) Carrier reserves the right to request any medical or financial underwriting depending on specific details Prescription history will be reviewed Medical Information Bureau consumer file will be reviewed Simplified limit may be reduced by existing disability insurance If applying for additional disability products, requirements may vary

*4 Principal: Maine cases automatically require a urinalysis; California cases automatically require an attending physician statement

*5 May require financials unless the amount applying for is below the simplified maximum benefit amount