

The Simple SOLUTION

Mortgage Protection with Simplified Application and Simplified Underwriting.

Mortgage Disability Income Protection

LEADING EDGE
DI Center

Intended Markets	Individuals 25 to 50 years old employed in blue, gray, and white collar occupations earning from \$15,000 to \$50,000 annually.
Occupational Classes	4A, 3A, 2A, 1A
Issue Ages	18-50 years
Elimination Periods	30, 60, 90, 180, and 365 days (all ages, all classes)
Minimum/Maximum Issue	Minimum: \$300 of monthly benefit. Maximum: \$1,500 of monthly benefit Note: Company Issue & Participation Limits apply
Benefit Periods	All ages, all classes: 1, 2, and 5-Year Benefit Periods
Renewability	Guaranteed Renewable to age 65
Highlights	<ul style="list-style-type: none"> • Own Occupation definition of Total Disability (first 24 months) • Partial Disability Benefit • Non-tobacco rates for no use in last 12 months • Presumptive Disability Benefit • Concurrent and Recurrent Disability • Waiver of Premium • \$1,000 Home Modification Benefit • Rehabilitation Benefit • Simplified application and underwriting (no doctor's exams, no financial verification)
Optional Riders	<ul style="list-style-type: none"> • Residual Benefit Rider (classes 4A, 3A, and 2A only) • Return of Premium Rider (all classes) • Catastrophic Disability Rider (all classes)

SAMPLE OCCUPATIONS

1A

Ambulance drivers, auto body repair workers, bartenders for restaurants, bus drivers, custodians, exterminators, fire fighters[†], furniture movers, police and other law enforcement officers[†], building painters, roofers, swimming pool services, taxicab drivers, tree trimmers, long haul truckers, water well drillers

2A

Aerobics instructors, automobile mechanics, barbers and beauticians, brick masons, bulldozer operators, carpenters, chiropractors, local delivery drivers, drywall installers, electricians, farmers, game wardens, glaziers, machinists, welders

3A

Cashiers, clergy, dentists and dental hygienists/technicians, lab technicians, nurses, retail liquor sales, real estate appraisers, surveyors, teachers, small animal veterinarians, trucking dispatchers

4A

Accountants, attorneys, computer programmers, insurance agents and brokers, librarians, paralegal assistants, real estate agents and brokers, traveling salespersons, travel agents

Leading Edge DI Center, LLC

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A Member of the Lincoln Insurance Group

www.assurity.com

For Agent use only.

Not all products, optional benefits, and provisions are available in all states.

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[†] Note: Government employees are allowed up to a \$500 base benefit. Benefits and riders may vary by state.

One
time
offer!

Don't miss out on Life!

LifeScape® Term Life

Issue Ages	18 – 50
Classes	Select Non-tobacco and Tobacco
Guaranteed Renewable	To Age 95
Riders	Waiver of Premium mandatory
Plans	Level periods – 10, 15, or 20 years guaranteed premiums throughout the level period
Minimum/ Maximum Issue	\$50,000 – \$100,000

Take advantage of this one time opportunity to sell LifeScape® Term Life along with Mortgage DI.

If your clients qualify for the Mortgage DI product they automatically qualify for the Term Life product. **That means no additional underwriting!**

This is how it works:

Your client:

- ▶ Applies for Mortgage DI
- ▶ Applies for Term Life **at the same time** which asks these additional questions:
 - Length of term life coverage (10, 15, 20 years)
 - Amount of coverage (\$50,000 to \$100,000)
 - How the premiums are payable – annually, quarterly, etc. (initially must match DI payment mode)
 - If the policy is a replacement

When your client is approved for the disability coverage, he/she is approved for the life policy. (If, however, your client is *not* approved for the disability protection, this term life policy will not be issued.) Check out info.assurity.com or info.walco.com for details, quick quotes, and state approval listings.

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