



## Disability Insurance

Help your clients retain their **STANDARD** of living by protecting their most valuable asset...their income!

[DisabilityPartner.com](http://DisabilityPartner.com)

800-955-0040

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## Your Partner for Success

# PRODUCER PACKET

Access to Multiple Carriers: The Standard, Union Central, Principal, Lloyd's of London and more!

- Newest DI Products and Programs
- DI Industry Facts
- Disability Partner Tools for Success

### Disability Partner

*A Division of David White & Associates*  
3150 Crow Canyon Place, Suite 200  
San Ramon, CA 94583  
[www.disabilitypartner.com](http://www.disabilitypartner.com)  
800-955-0040 or fax 925-277-2601

Disability Partner at David White and Associates is a trusted industry leader since 1971



## Newest DI Products and Programs

### Old Fashioned Underwriting:

- No Income Documents
- No Medical Exams
- No Attending Physician Statements
- No Personal History Interview
- Up to \$5,000 Max. Monthly Benefit
- All Benefit & Wait Periods Available
- All Occupation Classes Available
- Multi-Life Discounts/Association Discounts apply
- Business Owner Upgrade Available

### Second Chance Underwriting:

- 2 and 5 Year Benefit Periods
- 90, 180, and 365 Wait Periods
- All Occupation Classes Available
- Max. I & P is \$5,000 for all carriers

*Contact your DI Partner for a complete list of conditions & requirements to be considered:*  
Anxiety, Panic Disorders, Depression, Crohn's Disease, Diabetes, Pacemakers, Psoriatic Arthritis, Ankylosing Spondylitis, Sarcoidosis, Obstructive Sleep Apnea, Rheumatoid Arthritis, Ulcerative Colitis, etc.

### Business Owner Upgrade:

- Increased Benefit Amounts
- Extended Benefit Periods
- Additional Optional Benefit Riders
- Reduction in Premium
- 25% Ownership Required
- 2 Years Financially Profitable Business
- Old Fashioned Underwriting Offered
- Business Overhead Expense Reimbursement Available
- Buy/Sell agreement Funding Available

### Multi-Life Discounts:

- Min. 3 Individuals with Same Employer
- 15% Discount on Gender Neutral Rates
- All Occupation Classes Available
- Regular Employees Only
- Applications submitted separately must be received within 12 months of first application for discount eligibility

### Guaranteed Issue:

- No Detailed Underwriting Process
- Minimal "Gatekeeper" Questions
- Maximizes the Features and Flexibility of Both Individual and Group Insurance
- Employer Paid or Voluntary
- Eligibility Amounts Differ Based on Financial Qualifications
- Insured Employees may Continue Coverage after Employment Terminates

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## Disability Facts you should know:

### **Disability is more common than you think and can happen to anyone:**

- **51.2 million Americans were classified as disabled in 2002.** "Americans With Disabilities: 2002," U.S. Bureau of the Census, May 2006
- **A person suffers a disabling work injury every nine seconds.** National Safety Council, Injury Facts 2004 Ed.
- **Over 90% of disabling accidents and illnesses are not work related.** National Safety Council, Injury Facts 2004 Ed.

### **Disability often keeps people out of work:**

- **Almost 3 in 10 workers entering the work force today will become disabled before retiring.** Social Security Administration, Fact Sheet, Jan. 31, 2007
- **43% of all 40-year olds will suffer a disability for at least 90 days prior to age 65.** 2007 Field Guide to Financial Planning, Donald Cady
- **About 1 in 7 people can expect to be disabled for five years or more before retirement** "Commissioners Disability Table, 1998," Health Insurance Association of America, the New York Times, Feb. 2000
- **The average disability absence is two and a half years.** Commissioner's Individual Disability Table A

### **Disability can cause financial hardship:**

- **Disability causes nearly 50% of all mortgage foreclosures, compared to 2% caused by death.** Health Affairs, The Policy Journal of the Health Sphere, Feb. 2, 2005
- **Half of all personal U.S. bankruptcies, affecting 2 million people annually, were attributable to illness or medical bills.** MarketWatch: Illness And Injury As Contributors To Bankruptcy, *Health Affairs* Web Exclusive, Feb. 2, 2005
- **Four-in-ten U.S. workers often or always live paycheck to paycheck.** Careerbuilders.com Survey 2007

### **Most Americans can't afford to become disabled:**

- **The most recent Federal Reserve study showed that 44% of U.S. families spent more than they earned.** Federal Reserve Board, Survey of Consumer Finances 2004
- **The average household credit card debt is \$9,300 - an all-time high.** Parade Magazine, April 23 2006
- **The savings rate for Americans is the lowest it has been in 73 years.** Parade Magazine, April 23, 2006
- **A third of Americans have no retirement savings and most are not eligible for a pension.** Social Security Administration Basic Facts, July 2004
- **72% of Americans don't have enough savings to meet short-term emergencies.** National Investment Watch Survey, A.G. Edwards Inc. 2004
- **52% of the workforce has no private pension coverage.** Social Security Administration, Fact Sheet, Jan. 31, 2007

### **Social Security and Workers' Compensation may not be adequate:**

- **The average monthly Social Security Disability Insurance (SSDI) benefit is only \$978.** Social Security Administration, Fact Sheet, Jan. 31, 2007
- **More than 1.3 million workers who applied for SSDI benefits in 2005 were denied coverage.** Social Security Administration, Office of Disability and Income Security Programs
- **Less than half - 39% - of the 2.1 million workers who applied for SSDI benefits were approved in 2005.** Social Security Administration, Office of Disability and Income Security Programs

### **Most Americans are not covered by disability insurance:**

- **70% of private sector workforce has no long-term disability insurance.** Social Security Administration, Fact Sheet, Jan. 31, 2007
- **More than 80% of working Americans don't have disability income insurance or aren't covered adequately.** National Underwriter magazine, May 2001

# Disability Partner – (800) 955-0040

A Division of David White & Associates 3150 Crow Canyon Place, Suite 200 San Ramon, CA 94583

## Disability Insurance Pre-Screening Questionnaire – For Broker Use Only

Name \_\_\_\_\_ DOB \_\_\_\_\_ M/F \_\_\_\_\_

Occupation: \_\_\_\_\_

Exact Occupational duties and % of time spent on each duty:

### Medical History:

Have you smoked a cigarette or used a nicotine replacement product in past 12 months? Date \_\_\_\_\_ Never \_\_\_\_\_

What is your height and weight? Ht \_\_\_\_\_ Wt \_\_\_\_\_

Are you currently taking any medication? Yes \_\_\_\_\_ No \_\_\_\_\_

Are you pregnant? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you have a history of:

Neck or back disorders? Yes \_\_\_\_\_ No \_\_\_\_\_

Mental/Nervous conditions? Yes \_\_\_\_\_ No \_\_\_\_\_

Diabetes/High Cholesterol/Hypertension? Yes \_\_\_\_\_ No \_\_\_\_\_

In the last 5 years, have you seen any:

Physicians? Yes \_\_\_\_\_ No \_\_\_\_\_

Chiropractors? Yes \_\_\_\_\_ No \_\_\_\_\_

Counselors/Psychiatrists? Yes \_\_\_\_\_ No \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ % \_\_\_\_\_  
\_\_\_\_\_ % \_\_\_\_\_  
\_\_\_\_\_ % \_\_\_\_\_

Length at current employer \_\_\_\_\_ # of Employees \_\_\_\_\_ # Supervised \_\_\_\_\_

Are you self-employed? Yes \_\_\_\_\_ No \_\_\_\_\_

Are you a Federal, State or City Employee? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you work from your home? Yes \_\_\_\_\_ No \_\_\_\_\_

If you answered yes to any of the above, please provide full details below (number of employees, time out of home, etc.) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If you answered yes to any of the above, please provide full details below  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please provide details below of any other material medical history not Disclosed above \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Financial:

Gross Earnings (after expenses if self-employed)

Current Year-to-Date \$ \_\_\_\_\_ Last Year \$ \_\_\_\_\_ 2 yrs ago \$ \_\_\_\_\_

Do you have annual unearned income (i.e., dividends, interest, rents) that exceeds 10% of earned income? Yes \_\_\_\_\_ No \_\_\_\_\_

Does your net worth exceed \$5 million? Yes \_\_\_\_\_ No \_\_\_\_\_

Did you receive any bonuses in the last 3 years? Yes \_\_\_\_\_ No \_\_\_\_\_

### Other Disability Income Insurance:

Do you have any Group Disability Insurance? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you have any Individual Disability Insurance? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you have any Association Disability Ins? Yes \_\_\_\_\_ No \_\_\_\_\_

If self-employed, are you covered under the State Disability Insurance Plan? Yes \_\_\_\_\_ No \_\_\_\_\_

If you answered yes to any of the above, please provide full details below (amount, elimination period, benefit period, etc.) \_\_\_\_\_

If you answered yes to any of the above, please provide details below (actual net worth, actual unearned income, sources, amount of bonus each year, etc) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are you a permanent resident/citizen of the United States? Yes \_\_\_\_\_ No \_\_\_\_\_

Contact Info: Lisa at [lyoung@dwassociates.com](mailto:lyoung@dwassociates.com)

Karen at [ksimmons@dwassociates.com](mailto:ksimmons@dwassociates.com) or Don at [dthomas@dwassociates.com](mailto:dthomas@dwassociates.com)

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## DISABILITY INCOME QUOTE REQUEST

Fax to: (925) 277-2601 Alternate fax: (925) 277-2692 or Phone: (800) 955-0040

Broker: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

### Choice of Contract:

- Individual Disability Income Policy – All occupations including most blue collar
- Business Overhead Expense (12, 18 or 24 multiplier) Most occupations
- Business Equity Protector (DI Buy-Out) - Call agency for case review and illustration

Client Name: \_\_\_\_\_

DOB \_\_\_\_\_ Bus Owner \_\_\_\_\_ % Owned \_\_\_\_\_ Years Owned \_\_\_\_\_

Sole Prop \_\_\_\_\_ S-Corp \_\_\_\_\_ C-Corp \_\_\_\_\_ Partnership \_\_\_\_\_ Other \_\_\_\_\_

Occupation and Duties (explain): \_\_\_\_\_

Sex (M or F) \_\_\_\_\_ Employer Sponsored Plan (Y or N) \_\_\_\_\_ Tobacco User (Y or N) \_\_\_\_\_

Quote assumes good health with appropriate height and weight, and all policies are contingent on complete financial and medical underwriting. Special underwriting **medical conditions** or **medications**: \_\_\_\_\_

Waiting Period: 60, 90, 180, 365 or 730 \_\_\_\_\_ Benefit Period: 2, 5, age 65 or 66/67 \_\_\_\_\_

Prospect's Earned Income (after business expenses, before taxes) \$ \_\_\_\_\_

Inforce Coverage \$ \_\_\_\_\_  Group LTD  Ind DI Replacement (Y or N) \_\_\_\_\_

Benefit Amount Requested \$ \_\_\_\_\_ or  Maximum available.

Supplemental Social Insurance \_\_\_\_\_ or  Maximum available.

Fixed 5% COLA, if available (Y or N) \_\_\_\_\_ Indexed CPI COLA, if available (Y or N) \_\_\_\_\_

Own Occupation Rider if available (Y or N) \_\_\_\_\_ Limited to most white collar risks

Noncancelable Rider if available (Y or N) \_\_\_\_\_ Limited to most white collar risks

Extended Residual Rider (Partial earnings loss) (Y or N) \_\_\_\_\_

Future Purchase Option (Y or N) \_\_\_\_\_

Need quote by \_\_\_\_\_ Return by:  Mail  Fax  Email

For more info, contact: Lisa at [lyoung@dwassociates.com](mailto:lyoung@dwassociates.com) or Karen at [ksimmons@dwassociates.com](mailto:ksimmons@dwassociates.com) or Don at [dthomas@dwassociates.com](mailto:dthomas@dwassociates.com)