

Close the Gap

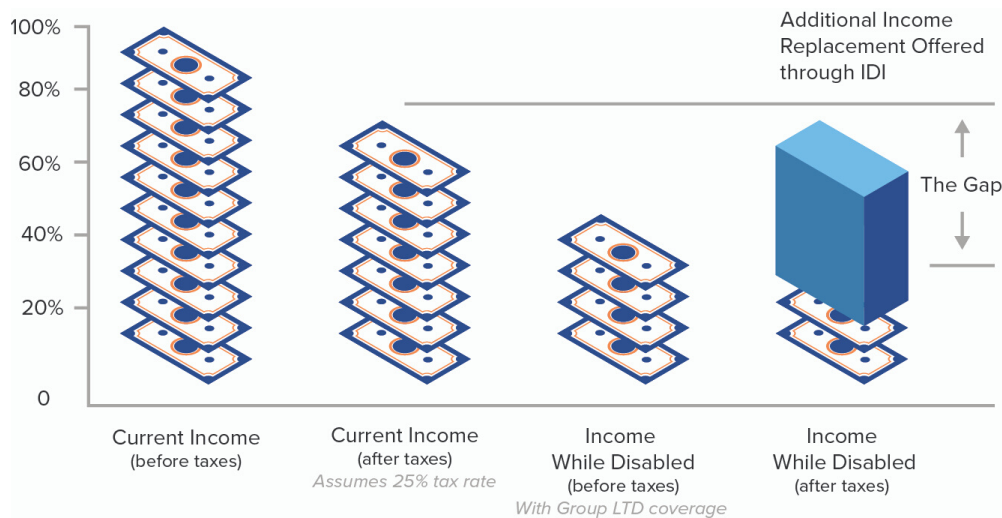
With Innovative Income Protection Solutions available on the Secura Consultants Platform.

Problem ?

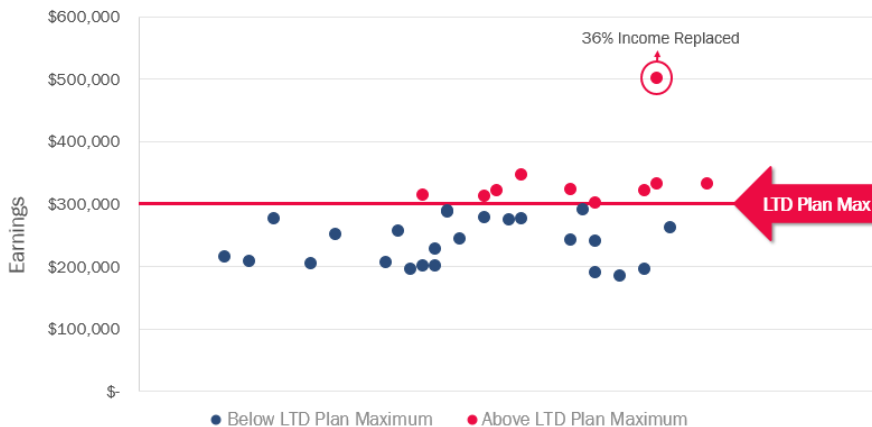
- Highly Compensated Employees and Owners are not receiving the protection they expect.
- This leaves them with large benefit gaps in their employer long term disability insurance coverage.
- The worst part is most highly compensated employees are unaware of the gap and think they are covered like other employees.

Solution ✓

- **Complete Coverage.** Closing the gap using employer sponsored individual disability insurance solutions.
- **No Surprises.** No medical underwriting and discounted premiums.
- **Price Stability.** Permanent and portable policy structure.



Reverse Discrimination. Highly compensated employees experience many reductions to their expected disability benefits. The monthly benefits are often subject to caps, tax reductions and uncovered incentive compensation. These shortfalls force many highly compensated employees to seek out additional income protection on their own.



Benefit Caps. Employers have a huge advantage over individuals when securing these insurance products. The benefit gap can be reduced by using individual disability insurance through the employer that includes discounted premiums and no medical underwriting requirements. Advantages individuals cannot achieve on their own.

Frequently Asked Questions

Let us help you become the expert

What are the characteristics of a good GSI prospect?

Employer Paid

- ✓ Financially stable company/industry
- ✓ 10+ executives & highly compensated employee
- ✓ Companies that value retention and rewarding their key employees

Voluntary

- ✓ 75+ employees earning over \$100,000
- ✓ Looking to expand benefits package without additional cost
- ✓ Engaged employer/HR contact

What should I look for in the existing LTD plan?

- ✓ Covers base salary only
- ✓ Low maximum benefit cap (\$10,000/month or less)
- ✓ Covers 60% or less of total income
- ✓ Employer-paid with no voluntary tiers

Target Industries

- White-collar executive groups
- Law firms
- Architect/Engineering firms
- Computer/Tech companies
- CPA and Accounting groups

How do I get started?

Gather census information and the group LTD summary plan booklet.

- First and last name
- State of residence
- Occupation/job title
- Income (base and 2 years of bonuses separated)
- Date of birth
- Gender