Individual Income Protection Opportunities:

White/Gray/Blue collar professions

Federal & State Employee Programs

Association Programs

**Discounts Available:**

* Medical & Dental Resident discounts available (20-25% medical & dental specialist, 10% general dentist)
* Multi life Discounts available for 3+ lives with common employer or associations with same occupations
* Combo life/di discounts
* Preferred Occupation discounts
* Multi Product discounts
* Medical Facility affiliation discounts

**Non standard** – high risk cases, including declines from other carriers

**Guarantee Issue programs available for the following:**

* Medical GME Resident Programs
* Medical Groups (MD & DO)
* White/Gray collar professions
* Specialty Dental Groups (DDS and Specialist)
* Executive Carve Out
* Supplemental IDI with Group LTD

**Special Programs for:**

* High Limit Protection
* Professional Athletes
* Commercial Pilots including loss of license
* Lump Sum Payments up to $2m based on income & occupation for total disability and NOT subject to I & P

**Business Owner Income Protection Opportunities**

* Business Overhead Expense Coverage
* Business Loan Disability Coverage
* Business Buy/Sell Disability Coverage
* Key Man Protection
* Qualified Sick Pay Plans

**Business Valuations available if $3m in gross revenue**