



Solid partners, flexible solutions<sup>SM</sup>

## Real income protection: choices that work for everybody who works

Fortis Benefits is pleased to introduce Disability Income Solutions<sup>TM</sup>, customized benefits that protect your company's most precious resource: its people. Now plans can be custom-built to each employer's needs and budget from three distinct levels of disability coverage.

*When your business success deserves the best possible protection, choose **Ultimate Secure Income Solutions<sup>TM</sup>**:*

- Ultimate financial security through comprehensive protection of future earnings and savings.
- Customizable protection with features comparable to an individual disability insurance policy.
- Extended protection through additional features, including retirement fund contributions and cost of living increases.

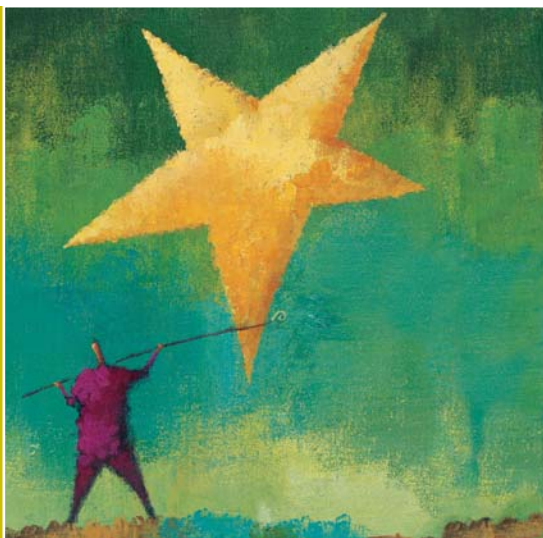
*When you want your employees to know how valuable they are, select **Secure Income Solutions<sup>TM</sup>**:*

- Superior value through the choice of solid, long-term income protection solutions.
- A proactive plan that helps employees recover and return to work through incentives and services.
- Flexibility and choice in selecting definitions of disability and plan provisions that will best fit your company and its budget.

*When you need "big company" appeal on a "small company" budget, rely on **Essential Income Solutions<sup>TM</sup>**:*

- A solid foundation for companies wanting to establish an affordable, valuable disability plan.
- Value-oriented solutions that allow you to provide income protection for one-third the cost of traditional plans.
- Financial flexibility for employers by allowing employees to extend the duration of benefit.

*Ultimate Secure Income Solutions<sup>TM</sup>*



*Secure Income Solutions<sup>TM</sup>*



*Essential Income Solutions<sup>TM</sup>*



# Ultimate Secure Income Solutions™ — your business success deserves the best possible protection.

## **Ultimate Secure Income Solutions™ offer:**

- **A variety of definitions of disability to choose from including an unlimited “own occupation” definition**
- **No Social Security offset**
- **Three or more of the following optional contract-enriching benefits:**
  - **Cost of Living Adjustment**
  - **Critical Illness**
  - **Medical Premium Payment Supplement**
  - **Retirement Savings Benefit**

Select one of Fortis Benefits' Ultimate Secure Income Solutions™ and find out how you can custom build a disability plan that will best suit your company's specific needs for existing and future income protection. With flexibility in disability definitions and supplementary options, Ultimate Secure Income Solutions™ has upscale disability plans that will enable you to provide excellent protection for yourself and those select key employees in your company.

**When your business success deserves the best possible protection**

A mark of a successful business is the ability to continually gain a competitive advantage by securing the best resources possible, including key employees who bring scarce talent, skills and experience. For attracting

and retaining people who best fit your company's needs, an employee benefits program is a critical investment in building and sustaining a successful business. So why not reward your employees with the ultimate income protection plan?

With our customers' needs in mind, Fortis Benefits is proud to introduce Ultimate Secure Income Solutions™, a selection of disability plans designed to fit your company's specific needs and business approach. With our tailored products and services, you'll be able to design broad, compelling coverage for a majority of employees and customized packages for certain key personnel. Either way, you will maximize the value of your employee benefits program. As with most successful businesses, you must find new and innovative ways to attract and retain those employees that stand out

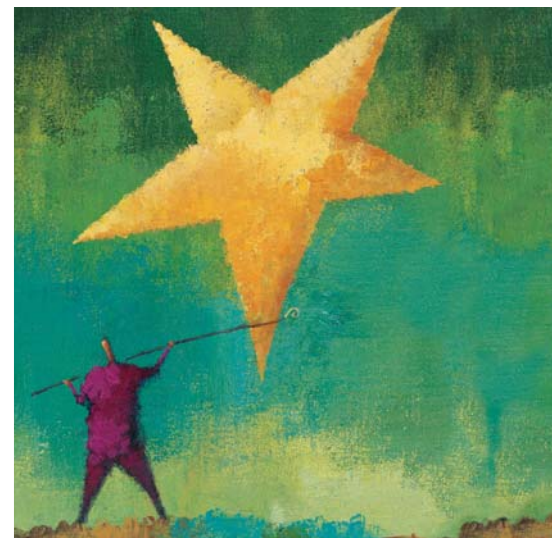
among the very best. You must offer them a benefit that speaks to their *lifestyle*.

**When is Ultimate Secure Income Solutions™ the right solution?**

- When an employer wants to protect its employees' income and savings.
- When an employer wants a superior option in a tiered benefit solution.
- When an employer needs a plan to attract and retain key employees.

**Customer Characteristics:**

- Employees are executives or highly paid professionals or business owners.
- Employees and employer are concerned not only about income protection, but also savings protection.



# Secure Income Solutions™ — disability plan options let employees know how valuable they are.

## **Secure Income Solutions™ offer:**

- **A variety of definitions of disability to choose from**
- **Benefit duration choices to Social Security Normal Retirement Age, to age 65 or for 10 years**
- **One or two of the following optional contract-enriching benefits:**
  - **Cost of Living Adjustment**
  - **Critical Illness**
  - **Medical Premium Payment Supplement**
  - **Retirement Savings Benefit**

Select one of Fortis Benefits' Secure Income Solutions™ and custom build a disability plan that fits your company's specific needs and circumstances. Unlike other plans that are rigid with their definition of disability, Secure Income Solutions™ provides great flexibility, including definitions that require employees to meet only an occupation or earnings test.

## Ready to design the best disability plan for your company?

A company that continues to build success is a company that attains optimum performance from its employees and excellent return on its investments. Since employee benefits programs can help drive employee productivity and satisfaction, successful employers also recognize that they need to obtain substantial

return from their investments in these employee benefits. And the program that will help them gain maximum value is a program that is specially designed to fit the company's specific needs and circumstances.

Responding to your needs, Fortis Benefits is proud to introduce Secure Income Solutions™, a disability coverage designed for companies that prefer the flexibility and control of designing an employee benefits program that is just right for them. Secure Income Solutions™ offers a variety of definitions of disability with affordable plans that can be tailored to your needs.

## When is Secure Income Solutions™ the right solution?

- When an employer needs a plan to attract and retain key employees.

- When employees value their earnings level.
- When an employer wants different levels of coverage for different classes of employees. This option provides a middle or upper-end solution.
- When an employer needs a replacement for another carrier's plan.

## Customer Characteristics:

- Employees are primary earners or earn a significant share of household income.
- Employees are skilled, have technical expertise or a long training curve.
- Employer is willing and able to accommodate to retain experienced or skilled workers.
- Employer needs a disability plan to attract and retain employees.



# Essential Income Solutions™ — disability insurance programs that create “big company” appeal on a “small company” budget

## **Essential Income Solutions™ offer:**

- **A variety of definitions of disability to choose from**
- **Benefit duration of less than 10 years**
- **One or two of the following optional contract-enriching benefits:**
  - **Cost of Living Adjustment**
  - **Critical Illness**
  - **Medical Premium Payment Supplement**
  - **Retirement Savings Benefit**

Select one of Fortis Benefits' Essential Income Solutions™ and custom build a disability plan that fits your company's specific needs. With affordable two-year plans, Essential Income Solutions™ is a great way to begin providing valuable employee benefits your employees deserve.

## **A growing business needs someone on its side**

In a dynamic business environment, hiring and retaining good employees is crucial in gaining a competitive advantage. Skilled employees, being one of the most valuable assets in any company, should be protected and rewarded with competitive pay and employee benefits. While an employee benefits program is a prudent investment, employers need to gain maximum value by designing a plan that will best fit their specific budget needs and circumstances.

Responding to our customers' needs, Fortis Benefits is proud to introduce Essential Income Solutions™, disability plans designed for companies that want to establish an affordable but valuable employee benefits program that is just right for them.

Fortis Benefits believes that everyone who earns a paycheck deserves some level of protection for their income. Essential Income Solutions™ plans can provide the time employees need to adjust to the changes in lifestyle that accompany disability. These two-year plans offer an affordable way to meet an obligation to provide for employees which many employers may feel.

In many cases, the two-year benefit duration of Essential Income Solutions™ plans provides sufficient time for employees to recover and return to work. During the first 12 months of a return to work, Fortis

Benefits' disability benefit is not reduced by return-to-work earnings unless earnings combined with the disability benefit and other income sources exceed 100% of pre-disability earnings. (The first 12 months of return to work must occur during the two-year benefit period.) For those insureds unable to return to work during the benefit period, Fortis Benefits offers assistance in applying for Social Security disability benefits which, if approved, continue to replace a portion of an employee's pre-disability earnings after Fortis Benefits' disability benefit payments end.

## **When is Essential Income Solutions™ the right solution?**

- When an employer is looking for a starter plan of disability coverage.
- When an employer needs to split the cost with the employees. This plan makes a great core portion of a voluntary plan buy-up for longer duration.



- When an employer wants different levels of coverage for different classes of employees. This option provides an affordable solution.
- When an employer can't afford protection for a long duration.
- When an employer needs a disability plan to attract employees, but it must be an affordable solution.
- When an employer needs to replace a higher-cost plan.
- Employees are secondary earners or have no family to support.
- Employees who are primary earners may need the additional coverage afforded with the voluntary duration extension.

### Two years not enough?

Combining these two-year plans with an option for employee-paid duration extension to age 65 provides longer-term disability coverage for those who choose it at no additional cost to the employer.

### Customer Characteristics:

- Employer has no long-term disability coverage in place.
- Employer needs a disability plan to attract and retain employees.
- Employer currently has coverage for a portion of employees.
- Employees are unskilled or semi-skilled.

*This brochure is intended for broad informational purposes only and is not a proposal of coverage. There are plan limitations and exclusions that are not listed here.*



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## Fortis Benefits Insurance Company

Fortis Benefits Insurance Company - The Benefits Solutions People - is a leading provider of long- and short-term disability, dental, term life and work/life balance solutions designed to maximize each employer's investment in their employee benefits programs. The Benefits Solutions People also offer voluntary (employee-paid) dental, disability and term life product solutions that are designed to attract and retain quality employees. Underwriting flexibility allows Fortis Benefits to develop tailor-made benefit plans for groups of any size. The company is headquartered in Kansas City, Missouri.

## Fortis Benefits Insurance Company

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