

**Voluntary Disability - for untapped markets as well as established accounts, we have solutions that work!**

PLAN	SUMMARY	POSSIBLE PROSPECTS
<b>Serious Disability</b>	Innovative, affordable income protection for more serious disabilities.  Triggered by an initial hospital confinement of at least 72 hours or terminal diagnosis after the effective date, benefits can continue up to age 65 for claimants who meet or exceed our patent-pending Impairment Rating after 6 months of disability. <b>No excluded industry risks.</b>	This plan allows you to provide disability solutions to small business clients that the industry isn't currently serving due to: <ul style="list-style-type: none"> <li>• high risk occupations</li> <li>• high turnover</li> <li>• existing health problems</li> </ul>
<b>CI Wrap Disability</b>	Combines elements of both short- and long-term disability plans into a single product. Features an "own job" definition of disability and offers a 3- month short-term benefit that can extend benefits up to 12 months, 24 months, or to age 65 for specified critical illnesses and injuries.	A basic plan for clients who: <ul style="list-style-type: none"> <li>• have employees who can't afford both STD and LTD</li> <li>• don't want to administer two programs, and</li> <li>• want to limit longer-term benefits only to those who are seriously disabled</li> </ul>
<b>Enhanced Disability</b>	Starts as a 12- month disability plan with an "own job" definition of disability. Benefits extend to age 65 for claimants who meet or exceed our patent-pending Impairment Rating definition of disability.	For small business clients: <ul style="list-style-type: none"> <li>• without any current disability coverage</li> <li>• whose employees can afford an extended initial benefit</li> </ul>
<b>Short-Term Disability</b>	Pays benefits up to 6 months for illnesses or injuries that are not job related when an insured qualifies under an "own occupation" definition of disability or meets an 80% earnings test.	For small business clients: <ul style="list-style-type: none"> <li>• wanting to replace an existing STD plan</li> <li>• wanting a front-end wrap around any salary continuation plan before LTD begins</li> </ul>
<b>Traditional LTD: IR</b>	Benefits are payable for up to 2 years under a traditional "own occupation" definition of disability, but can continue up to age 65 when a more severely disabled claimant qualifies under our new patent-pending Impairment Rating definition of disability	For small business clients that need or want a "to age 65" LTD plan and who: <ul style="list-style-type: none"> <li>• can't get a traditional plan due to industry or occupation and</li> <li>• need an affordable alternative for their employees</li> </ul>
<b>Traditional LTD: SSQ</b>	Benefits are payable for up to 2 years under a traditional "own occupation" definition of disability, but can continue up to age 65 for claimants who also qualify for Social Security disability.	For small business clients who want a broader definition of disability, yet prefer the determination be based upon a well recognized external authority and who: <ul style="list-style-type: none"> <li>• can't get a traditional plan due to industry or occupation and</li> <li>• need an affordable alternative for their employees</li> </ul> <p>This plan is also suitable as an upgrade in benefits for those employers with a 2-year LTD plan currently in place.</p>
<b>Traditional LTD: Any Occ</b>	Benefits are payable for up to 2 years under a traditional "own occupation" definition of disability, but can continue up to age 65 when the claimant qualifies under an "any gainful occupation" definition of disability.	For small business clients with an existing traditional "to age 65" plan or first time buyers that: <ul style="list-style-type: none"> <li>• are in acceptable industries for traditional LTD and</li> <li>• have employees who can afford a more conventional plan.</li> </ul>



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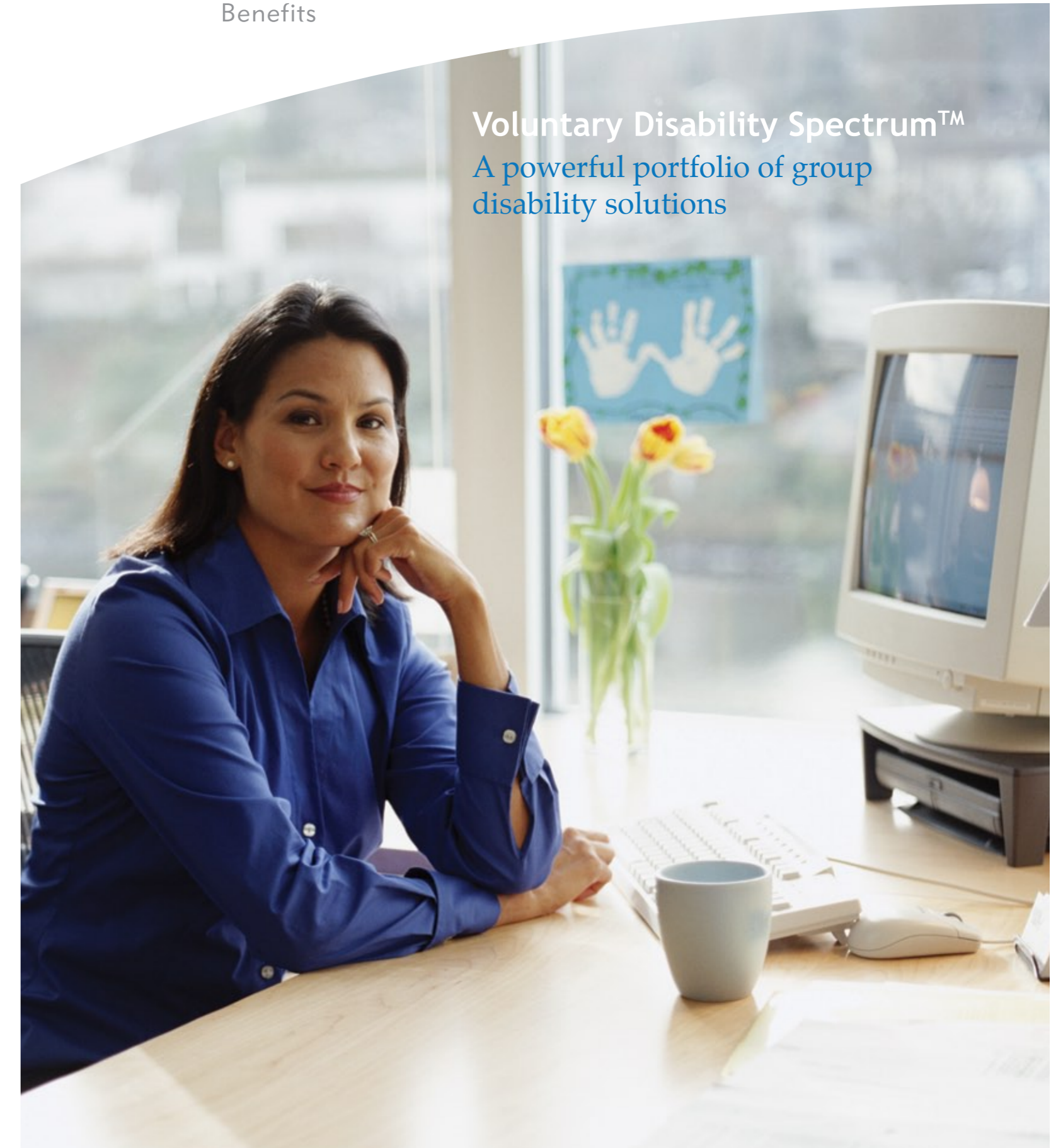
Assurant Employee Benefits specializes in quality employee benefits and services, including long-term and short-term disability, life and accidental death and dismemberment insurance, dental coverage and disability reinsurance management services. Assurant Employee Benefits also offers voluntary (employee-paid) disability, life and dental plans. Underwriting flexibility allows Assurant Employee Benefits to market tailor-made benefit plans for groups of most any size. Assurant Employee Benefits is located in Kansas City, Missouri.

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**ASSURANT**  
Employee  
Benefits



**Voluntary Disability Spectrum™**  
A powerful portfolio of group  
disability solutions

## Disability insurance - filling a critical need

Like their larger competitors, small businesses need disability insurance. Disability coverage is one of the most important benefits that an employer can offer to employees, yet it's often left out of the benefits package. Why?

The answer often lies in concerns about:

- affordability,
- the industry or occupational risk,
- existing health conditions among employees, or
- trouble achieving or maintaining required participation.

Small employers who think they can't obtain or afford disability coverage now have a solution! With as few as 10 enrolled lives (and options that require only 5 enrolled lives), Assurant Employee Benefits has plans for employers in any industry in price ranges to fit any employee's pocketbook.

## Great News! Assurant Employee Benefits' Voluntary Disability Spectrum has arrived!

Because more than 60 percent of workers in small to medium size businesses are without access to short- or long-term disability benefits, the market opportunity is huge.<sup>1</sup> As an experienced carrier with a strong presence in the group disability market, Assurant Employee Benefits is committed to helping small business owners find a way to provide disability coverage for their employees. The power of the Voluntary Disability Spectrum portfolio lies within our fresh approach to disability. By completely retooling our portfolio, we've broken down the barriers to affordability and availability. With innovative new group disability products AND traditional short- and long-term voluntary disability plans, the Spectrum has a solution to fit most any employer's needs.

## Powerful, yet simple solutions that work when an employee can't!

The Voluntary Disability Spectrum plans have been constructed with an emphasis on simplicity. The portfolio contains plans that are:

- Easy to quote – most are census-free
- Easy to explain – clear, concise definitions of disability make the plans easy for any employee to understand.
- Easy to enroll – flexible employee benefit choices, plans without minimum participation requirements, and personalized enrollment packets that streamline the enrollment process.
- Easy to administer – turnkey plans with a single rate regardless of age or industry, multiple year rate guarantees, and options to increase coverage or enroll without evidence of insurability or a pre-existing condition limitation are available.

Plus, an easy claims determination process helps get benefits to employees at the time they need them most.

## Easy as 1, 2, 3!

Improving revenues and finding solutions for those hard to insure small business clients has never been easier. Just follow these three easy steps:

- 1) Review your existing small business clients. Determine the plan most likely to fit the needs of your client's business or his employees. Plan summaries and suggested prospects for each plan are included to assist you in this process.
- 2) Go to [www.assurantemployeebenefits.com](http://www.assurantemployeebenefits.com) or [www.voluntary123.com](http://www.voluntary123.com) to find a sales office near you to request a quote. For most small business clients, all you need to have is the name of the group, total number of eligible lives, and nature of business or SIC code!
- 3) Sell the group and leave the rest to us! With personalized enrollment services, local enrollment support, and plans without participation requirements, you never need to worry about another failed enrollment event. Sit back and experience the satisfaction of meeting a critical need for your clients as well as expanding your revenue potential.

<sup>1</sup>National Compensation Survey, Employee Benefits in Private Industry in the United States, March 2005.

Products marketed by Assurant Employee Benefits are underwritten or provided by Union Security Insurance Company.

# Voluntary Disability Spectrum™ - a powerful portfolio of group disability solutions

	Serious needs	Short-Term needs			Long-Term needs		
	Serious Disability	CI Wrap	Enhanced	STD	Traditional LTD with Impairment Rating option	Traditional LTD with Social Security qualified option	Traditional LTD with "any" occupation option
<b>Benefits commence</b>	1st day	As early as 16th day when hospital-confined at least 72 hours; otherwise, after 1 month or 3 month QP	As early as 16th day when hospital-confined at least 72 hours; otherwise, after 1 month or 3 month QP	8/8 or 15/15	After 3 or 6 months QP	After 3 or 6 months QP	After 3 or 6 months QP
<b>24-hour coverage</b>	Yes	Yes	Yes	No	Yes	Yes	Yes
<b>Income replacement max</b>	Up to 80%, but not more than \$5,000 monthly	Up to 60%, but not more than \$5,000 monthly	Up to 60%, but not more than \$5,000 monthly	Up to 60%, but not more than \$1,000 weekly	Up to 60%, but not more than \$5,000 monthly	Up to 60%, but not more than \$5,000 monthly	Up to 60%, but not more than \$5,000 monthly
<b>Election amounts</b>	\$100 units; \$500 minimum election	\$100 units; \$500 minimum election	\$100 units; \$500 minimum election	\$50 units; \$100 minimum election	\$100 units; \$500 minimum election	\$100 units; \$500 minimum election	\$100 units; \$500 minimum election
<b>Maximum duration of benefits</b>	Later of age 65 or 2 years	3 months; can extend to 12 or 24 months or to age 65 for specified conditions after being insured for 12 months.	Later of age 65 or 2 years	13 or 26 weeks	Later of age 65 or 2 years	Later of age 65 or 2 years	Later of age 65 or 2 years
<b>Definition of disability - initial</b>	72+ hours continuous hospital confinement or terminal diagnosis after the effective date	Regular job	Regular job	Own occupation or 80% earnings test	Own occupation	Own occupation	Own occupation
<b>Definition of disability - at change in definition</b>	At 6 months, must have a 51% or greater Whole Person Impairment Rating or terminal diagnosis	No change - regular job throughout	At 12 months after the qualifying period must have a 51% or greater Whole Person Impairment Rating or terminal diagnosis	N/A	At 24 months after the qualifying period must have a 51% or greater Whole Person Impairment Rating or terminal diagnosis	At 24 months after the qualifying period must be Social Security qualified	At 24 months after the qualifying period must be disabled from any gainful occupation
<b>Pre-existing conditions limitations</b>	None	None (1st year reduction applies)	None (1st year reduction applies)	6/12	6/24	6/24	6/24
<b>Lives required</b>	10	10	10	10	10 (5 life minimum available subject to certain criteria)	10 (5 life minimum available subject to certain criteria)	10 (5 life minimum available subject to certain criteria)
<b>Participation required</b>	None	20%	20%	25% with mandatory enrollment method	20% standard; none with health evidence	20% standard; none with health evidence	20% standard; none with health evidence
<b>Availability</b>	All states except VT	Not available in CA, HI, NJ, RI and VT	All states except VT	All states except VT	All states except VT	All states except VT	All states except VT
<b>Commissions</b>	30% / 15%	30% / 15%	30% / 15%	Flat 15%	Flat 15%	Flat 15%	Flat 15%

Once considered a benefit exclusively for large employers with white collar, professional workers, quality group disability insurance can be available to virtually any of your small business clients through one of the plans in Assurant Employee Benefits' Voluntary Disability Spectrum portfolio.

With as few as 10 enrolled lives (and options that allow for just 5 enrolled lives), your small business client can have big business benefits! What's more, you can add valuable coverage to your client's portfolio without adding expense – all Spectrum disability plans are 100% employee paid through payroll deduction!