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One Face, One Voice Guidelines

LIFE INSURANCE

Type: Focus on term, GUL when appropriate (e.g. pension max, special need trust)

Gross Need: Annual income/.03-.06 (based on age) + College + High Interest Debt

Net Need: Gross Need - Current Life Insurance - Non-Qualified / Liquid Cash

Additional Information: Avoid riders such as Spouse, Child, Waiver of Premium

LONG TERM CARE

Daily Benefit: 60%-70% of cost of care in clients' (retirement) area

Benefit Years: Two for couples and three for single clients

Inflation: 3% compound

Additional Information: Quote Partnership, if available; consider Traditional and Hybrid

DISABILITY INSURANCE

Definition of Disability: Own Occupation or Regular Occupation

Benefit Period: Age 65 or 67

Non-Cancelable: Up to Age 55, after 55 Guaranteed Renewable is appropriate

COLA: To age 55, after 55 can be removed at client discretion

Elimination Period: 90 days

Additional Information: Guaranteed Insurability and Future Purchase Option, when available. Obtain as much group DI benefit as possible, then look to purchase supplemental coverage.



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