



ALLIANCE
AMERICAN AGENTS ALLIANCE

CPS  **INSURANCE SERVICES**



DISABILITY SPECIALISTS
INCORPORATED

American Agents Alliance

Disability Income, Overhead Expense, and DI Retirement Security Insurance Program

The American Agents Alliance has facilitated the development of a Disability Insurance Program for Active Members, age 60 and under. You have the option of choosing **Disability Income** (insures your earnings), **DI Retirement Security** (insures your retirement savings), and/or **Overhead Expense** (pays the fixed expenses of your business). These policies are underwritten and issued by Principal Life, **A.M. Best** has affirmed the Financial Strength Rating (FSR) of A+ (Feb 2019).

If you are currently insured by a Group Long Term Disability policy or an Association Group Disability Policy, you should consider the Agents Alliance Disability Program as a supplement to your Group coverage. **Group products do NOT provide the same level of comprehensive coverage as the Agents Alliance Individual Disability Income Policy, do NOT insure your retirement savings, and do NOT pay the fixed expenses of your business.**

Below is a brief summary of the program highlights.

- All policy premiums are **discounted 10%** because you are an active member of the Agents Alliance (10% discount not available on Overhead Expense policies in CA).
- The policies contain the most comprehensive definitions of disability (i.e. Own Occupation definition of total disability to age 65).
- You can insure up to 100% of your income against catastrophic disabilities.
- The premiums are level and guaranteed not to change, to age 65.
- Your coverage goes with you without increases in premium or changes in the benefits, regardless of where you work or what associations you belong to.
- The DI Retirement Security and Overhead Expense Policies are available in addition to the maximum Disability Income coverage for which you qualify.

Disability Specialists, Inc. (DSI) is the CPS' disability insurance program administrator and will manage the enrollment process. You will be contacted by one of DSI's advisors and given a very brief overview of the Disability Insurance Program. Those of you who are interested will be emailed a detailed summary of the program benefits and individualized premium quotes.

If you want information on the program now, call DSI's office at (888) 279-8348 (open 8 AM to 4 PM Mountain Time). Identify yourself as an active Agents Alliance Member and you will be provided with the program details. You may also visit www.gotodsi.com/AAA to request a quote and learn more about the program.