

Wilbanks Securities Advisor Disability Insurance Program

Have you taken the time to review your current Disability Income protection? Are you adequately covered should your ability to work become restricted? If you do not currently have DI or have not reviewed your current coverage recently, now is the time.

Wilbanks Securities has once again facilitated a Modified Guaranteed Issue Disability Insurance Program, available to advisors and securities licensed staff. **This coverage is for you to buy for yourself, not to sell to your clients.** The Plan Administrator, Disability Specialists, Inc. (DSI) will be contacting you to explain the details of the offering.

This unique program allows you to protect your income, cover office expenses, and continue retirement savings should you suffer a disability. The rates are discounted 20-25% for the life of the policy and issued on a Modified Guaranteed Issue (MGI) basis.

MGI Limits, with short form app, no lab or blood work required:

- Disability Income (DI): \$5,000 for advisors age 60 and under
- Overhead Expense (OE): \$5,000 for advisors age 55 and under
- DI-Retirement Security (DI-RS): \$2,050 for advisors age 55 and under

Each of these policies includes the Your Own Occupation definition of total disability to age 65. The insurance company cannot require you to work in another occupation, change policy definitions, or premium rates. During periods of Total disability your monthly benefit will **not** be reduced by renewal income, 12b-1 fees, wrap account fees, profit from your company, etc.

With proof of medical underwriting, you may apply for coverage above the MGI Limits, including adding guaranteed future increase options. The discounted rates will apply to the excess coverage.

The MGI qualification requirements are: you must **not** have missed three consecutive days of work, been hospitalized or partially disabled in the **six months** prior to the date on your application, must not be currently collecting disability benefits, must not be homebound, and must meet the income requirements (you can enroll for **less** than the MGI maximum). There are also **three medical questions** on the application that must be answered.

Are you in a situation that requires more than traditional coverage typically offers? Do you need to fund a buy-sell agreement, have outstanding debt/business loans, or insure child support/alimony?

DSI, through Hanleigh Management Inc., Lloyd's of London correspondent, is offering up to \$2,000,000 of **MGI** disability coverage to advisors under age 65. Coverage can pay monthly, after 90 days of disability, or in a lump sum after 365 days of disability. If the total benefit exceeds \$2,000,000 or \$10,000 per month or you are age 65 to 69, medical underwriting is required. The coverage can be used to insure income, buy-sell agreements, business loans, or as key person coverage.

If you want information on the programs now, visit www.gotodsi.com/WBS or call DSI's enrollment office at (888) 279-8348 (8:00am - 4:00pm Mountain Time). Identify yourself as a Wilbanks Securities advisor and you will be provided with the program details.