



Secure your future by
protecting your **income**



INCOME PROTECTION

A secure future for you and those you care about requires protecting your income. You insure your car, your home, your life, your health, why not **insure your income**?

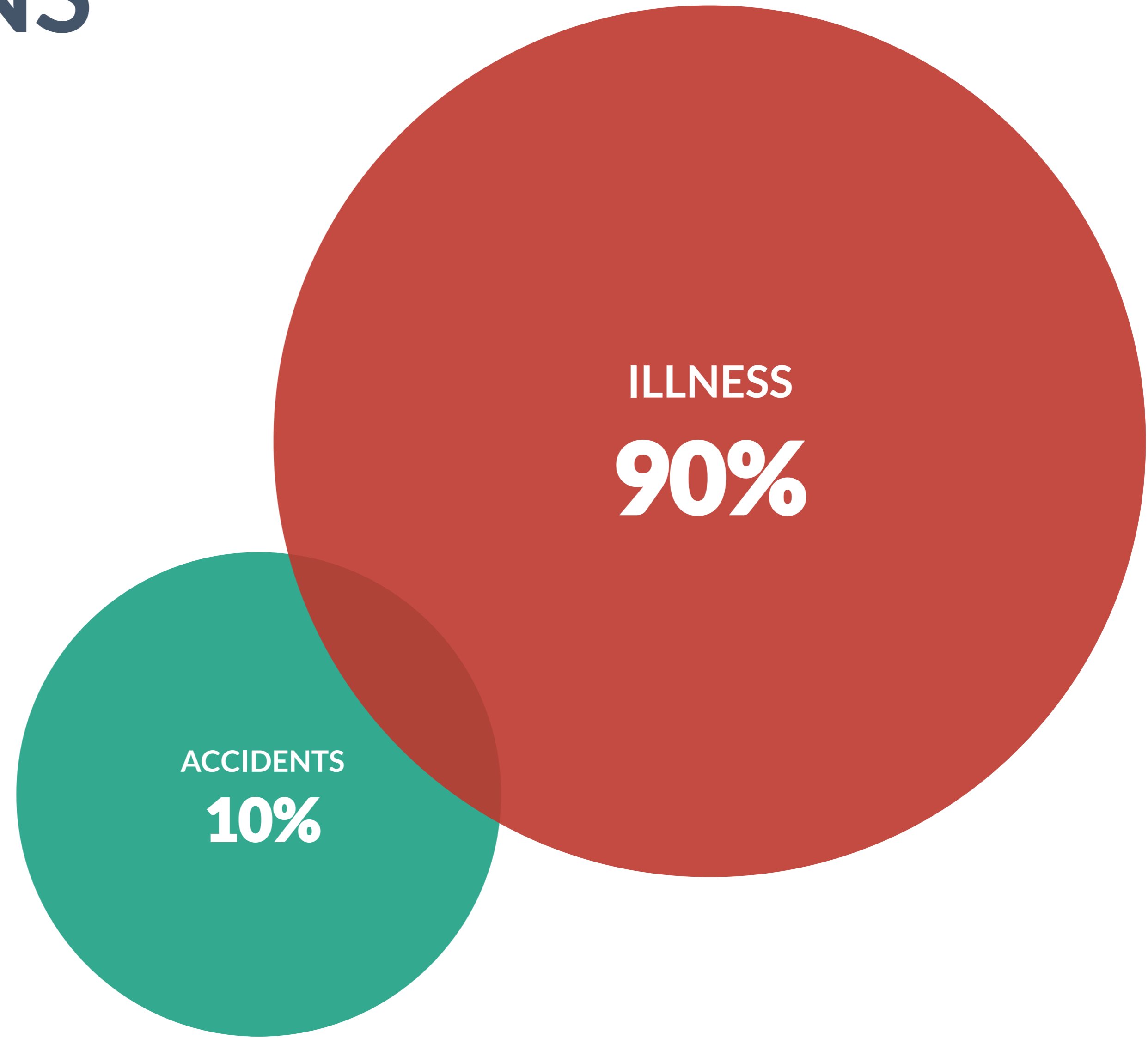
Without an income, there are no savings and there are no retirement plan contributions. A complete retirement plan requires **income** to complete it.

ILLNESS HAPPENS

Accidents happen, but *illness happens more*

Disability Facts

Accidents can prevent you from working but the real story is that **90%** of the causes that prevent you from working are from **illness**.* Only 10% are from accidents. Illnesses such as arthritis and other musculoskeletal problems, back pain, heart disease, cancer, diabetes, and depression can jeopardize your most valuable asset which is your **income**.



* CDA Social Media Image Content Series” - Disabilitycanhappen.org

OUCH.

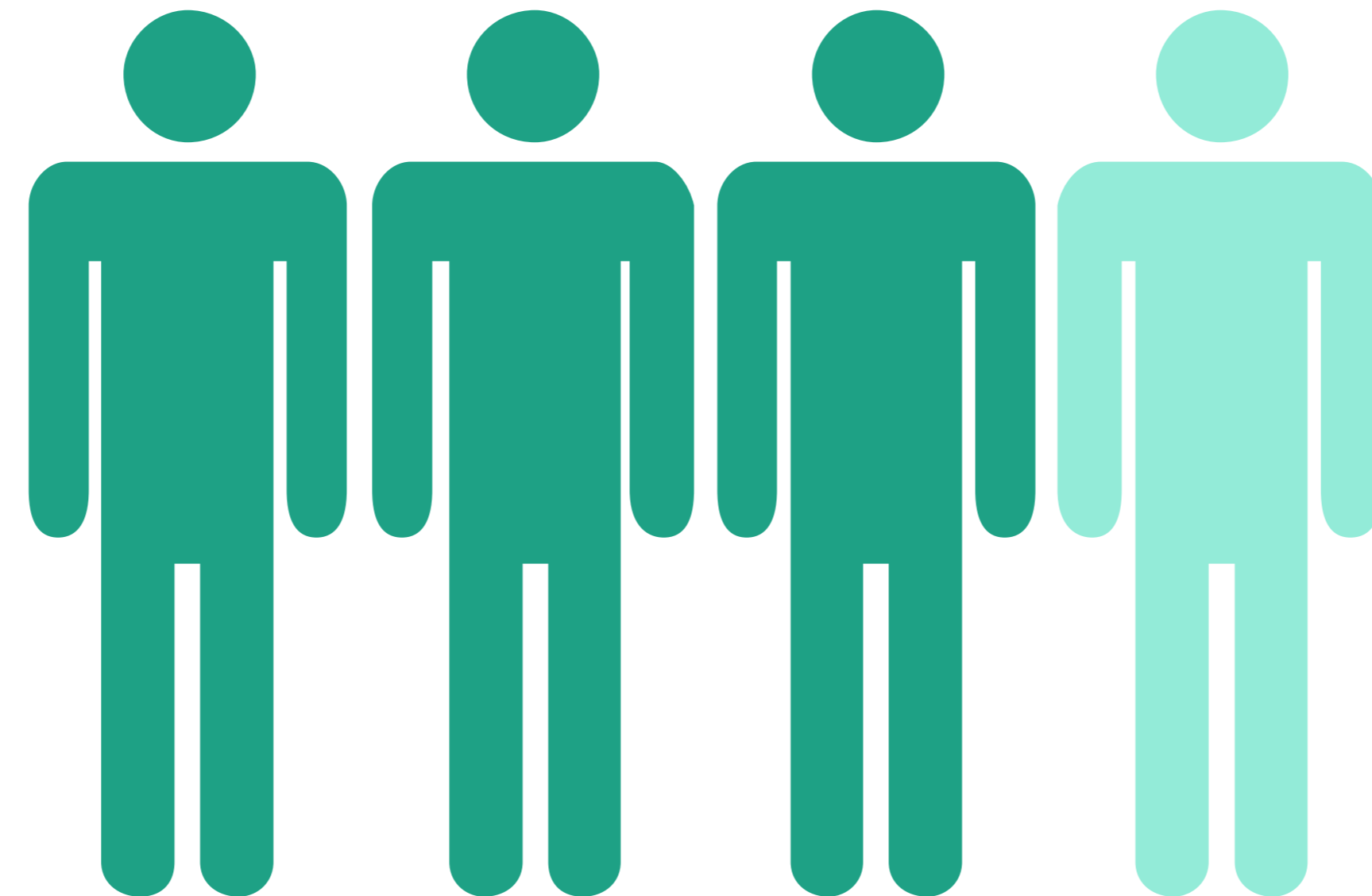
An average claim is 2.6 years

Fact: 1 in 4

1 in 4 twenty year olds will be disabled for some time before they retire.*

The average disability claim is for 2.6 years.

Can you survive financially for more than two and a half years with **no income**?



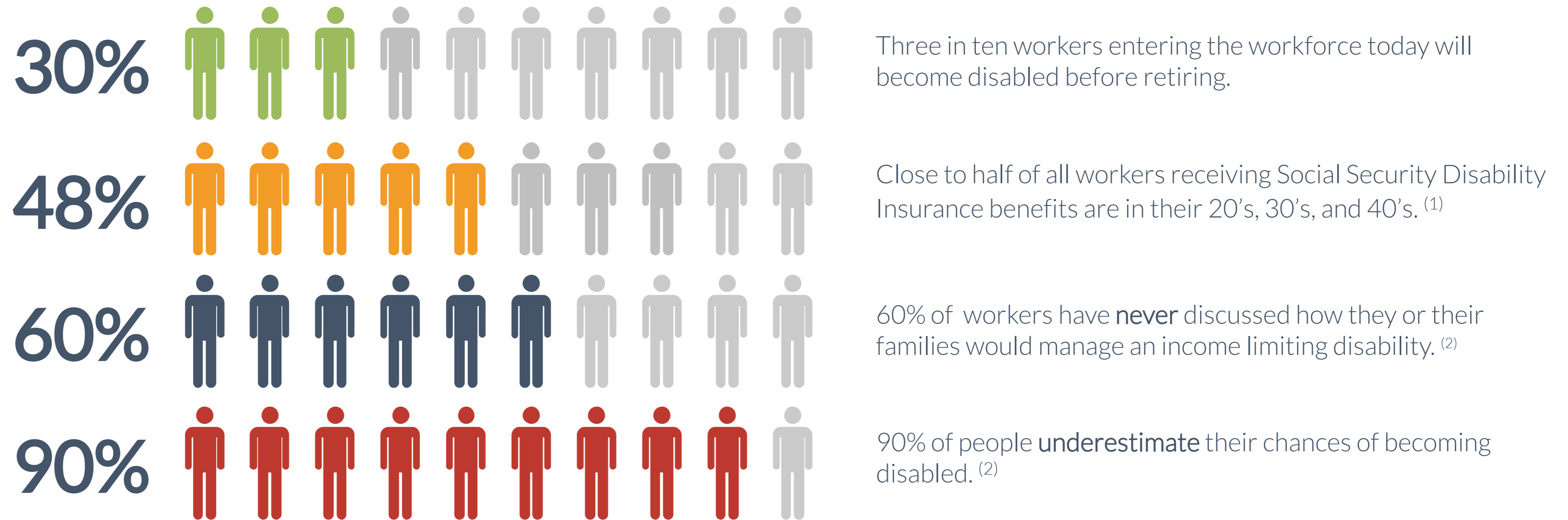
25%

Will be out of work, possibly with no income whatsoever

* CDA Social Media Image Content Series” - Disabilitycanhappen.org

THE RISK IS REAL

Almost 100 million Americans are **NOT** protected by private disability insurance ⁽³⁾



(1) Social Security Administration Office of Policy, 2007

(2) Council of Disability Awareness 2007 Disability Awareness Survey, 2007

(3) The Hartford, "The Hartford Sees Drop in Number of U.S. Workers with Disability Insurance" News Release, June 7, 2011

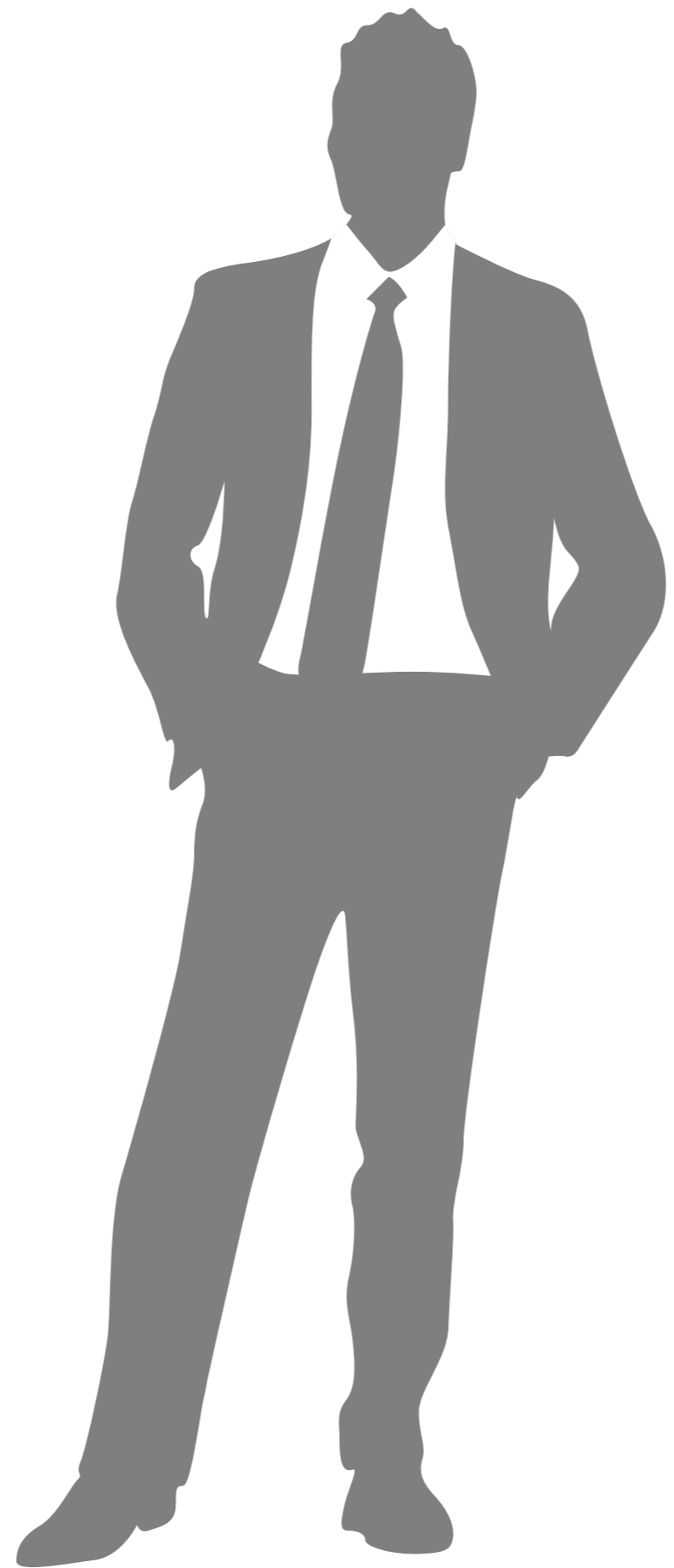


WHAT'S AT STAKE?

Employers used to take responsibility for our retirement plans. Now, that responsibility is solely upon ourselves. We build our retirement plans with our income. Without our income, we can't build our savings, portfolio accounts, 401k, IRA's, etc. Simply put, **your family's financial security is at stake.**

NOT ENOUGH

If you have existing coverage, it probably isn't enough



Worker's Comp

Almost 96% of disabilities are NOT covered by Workers Compensation Insurance ⁽¹⁾, because 90% of disabilities are caused by illness.



Social Security

Unfortunately, almost all who apply for Social Security disability benefits are **denied**. To qualify you must be completely disabled without the ability to recover for at least one year OR have a disability expected to end in death.

Employer Group Plan



If you're lucky enough to have one, most group plans pay **less than \$5,000 /mo.** After taxes, that's \$4,000 or less. Also, many group plans pay benefits for only 5 years or less.

Definition of Disability



Most plans provide an "any" occupation definition of a disability. It means that before you can collect benefits you must **prove** that you are unable to perform "any" work at all, a very difficult standard.

(1) National Safety Council, JHA U.S. Group Disability Rate and Risk Management Survey, revised on September 1, 2010

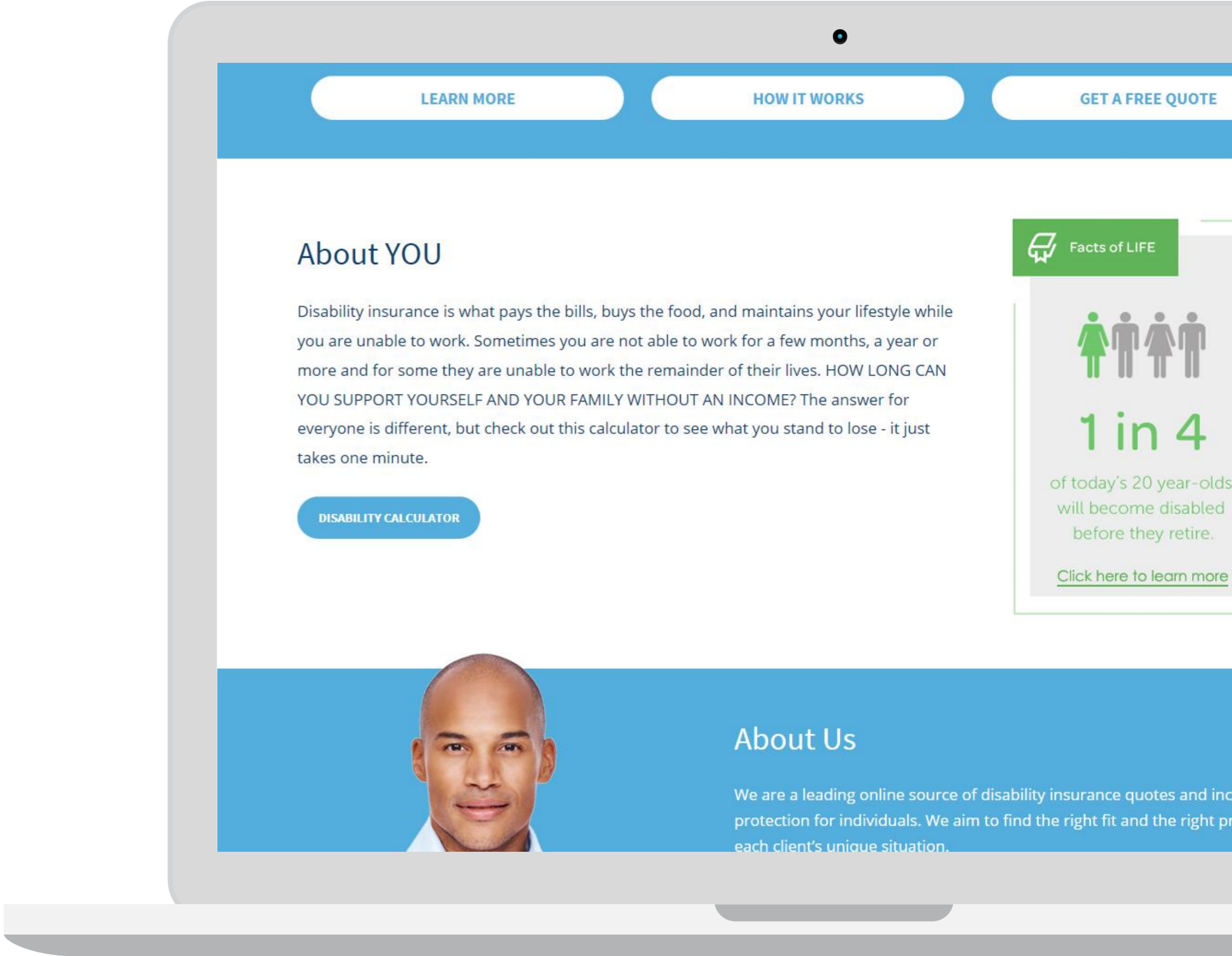
THE LOSS

To see how much you stand to lose due to a career-ending accident or illness, you can use our calculator at www.ccpinsure.com with your own income and savings numbers. The results may shock you.

For instance, a 47 year old making \$110,000 a year, who contributes \$3,000 a year to retirement plans and has disability policy that will pay \$5,000 a month, still stands to lose:

\$1,285,024 | At age 65*

*After taxes, projected asset growth at 5.75%





WHAT'S THE SOLUTION?

The solution is simple, you can **transfer your risk** to an insurance company. Protect your income and your financial future with disability insurance. It's easy to do, and CCPiNSURE can help.

THINGS YOU SHOULD KNOW

Here are some important things you should know about disability insurance, frequently asked questions and answers.

What is supplemental disability insurance?

Supplemental disability insurance is a policy that provides a recurring benefit amount when an insured is unable to work due to a disability. The purpose of the insurance is to protect you if an accident or illness prevents you from earning an income in your occupation.

How is the supplemental benefit amount calculated?

Insurance carriers calculate a percentage of your gross earnings. Each insurer has different Issue and Participation limits – meaning they will cover a certain percentage less any other individual disability insurance you have in force. Generally, they will cover anywhere from 45-65% of total earnings up a maximum amount of \$15,000 a month from all in force individual policies.

What is a non-cancellable policy?

A non-cancelable (Non-Can) policy is one where once the policy is issued, the benefit and premium remain the same to age 65. The carrier cannot cancel the policy and cannot increase the premium as long as the premium is paid when due.



What is a guaranteed renewable policy?

Guaranteed renewable means, the insurer cannot cancel or change your policy benefits as long as premiums are paid to age 65, unless a rate change is approved on entire class of policies.

What does "Own Occupation" mean?

Own occupation also known as True Occupation: You are unable to perform the material and substantial duties of your own occupation even if you can work in another occupation.

What does "Any Occupation" mean?

You are unable to work in any occupation in which you are reasonably suited by education, training or experience even if it's not your regular occupation.

What is a "Residual" benefit?

You will receive a benefit if you are not totally disabled but, due to sickness or injury, you lose time in your occupation or are unable to perform one or more of your material and substantial duties, and are under a physician's care. At the end of your elimination period, you must be experiencing a loss of earnings of at least 20% of prior earnings in your occupation in order to receive benefits.



What is a benefit period?

The maximum time you'll receive benefits if you are disabled.
(Examples: 2 years, 5 years, to Age 65 or to Age 67)

What is an elimination period?

The "waiting period" after you become disabled and before you become eligible for benefits.
(60 days, 90 days, 180 days or 365 days)

What is "Waiver of Premium"?

You pay no premiums while you are disabled.

What is "future income option" (FIO)?

Allows you to increase your benefits as your income increases without medical underwriting.

What is Group Insurance?

Most employers provide some level of short or long term disability insurance to all its employees. Good for employees, not so good for small business owners or independent contractors. This group insurance has no underwriting so you qualify automatically. However, once you leave your place of employment you can barely take the insurance with you.



What is a “pre-existing” condition?

Pre-existing condition means a sickness or physical condition for which, prior to the effective date: (1) symptoms existed that would cause an ordinarily prudent person to seek advice or treatment from a physician; or (2) advice or treatment was recommended by or received from a physician.

What is a “cost of living adjustment” (COLA)?

Increases to your monthly benefit while you are totally or residually disabled, on an annual basis.

What are “attending physician statements” (APS)?

A copy of the Proposed Insured’s medical records may be required due to cause. Some examples but not limited to:

- | | |
|--------------------------|--------------------------|
| alcohol/drug treatment | circulatory problems |
| mental nervous disorders | blood disorders |
| diabetes | nervous system disorders |
| cancer | hypertension |
| seizure disorders | chest pain/murmur |
| kidney problems | ulcerative colitis |
| recent physical | |

What is a “Personal History Interview” (PHI)?

PHI may be required due to cause. An interviewer trained by the insurance carrier will call the Proposed Insured to verify information on the application, collect missing details, and provide supplemental information. The underwriter will order the interview if required after reviewing the application.



NEXT STEPS

FOR A FREE QUOTE OR MORE INFORMATION, LOG ON TO

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