

Consultative Talking Points

For customers with long term disability plans in place

- What types of compensation do your employees receive?
 - i.e. Base, bonus, commission, stock options, retirement programs etc.
- When was the last time you reviewed your current long term disability (LTD) program and updated the benefits versus checked on pricing?
- Do you know which of your employees might be underinsured?
- What is your company's philosophy when it comes to benefits? It is more tiered or egalitarian?
- Does your company have any employment contracts or severance agreements for continuing compensation to employees in the event of a disability? If so, what are your liabilities?
- Are you interested in what other companies within your industry, in your location, are offering to help with income protection?
- Is your current plan competitive with peer companies?
- Does your organization have any Executive Benefits in place?
 - i.e. Life Insurance, LTC, Def compensation
- Appears your current program does not cover your retirement income such as 401k or pension program, would you like to see what others are doing for total income protection for their employees?
- With an updated census reflecting all compensation, we can provide an income protection analysis to show any gaps or exposures in your current plan.