

Here's how one executive saved herself \$1,400 per year on her policy premium and provided valuable protection for her employees...

Kristen Robinson is a C-Corp executive and has two employees, both of whom are clerical. She contacted her agent Rhonda Johnson because she wanted disability insurance for herself. Here's what Rhonda quoted:

Disabling Definition:	Transitional Own Occupation
Benefit Amount:	\$4,000
Elimination Period:	90 Days
Benefit Period:	To Age 65
Policy Features:	Non-Can, Residual, COLA, FIO, CAT = \$8,000
Annual Premium:	\$4,168.40

When Kristen received the quote, she was stunned by the price. Although she understood the need for disability insurance, she hadn't expected to pay so much for protection. Rhonda wisely calculated the daily cost of the policy and compared it to the daily cost of her car and home insurance to put things into perspective. The daily cost of the disability policy was \$12.15.

While that made sense, Kristen was still price resistant. When Rhonda asked, she said that she would prefer to spend under \$10.00 per day on a policy. Kristen brought the case to the experts at Capitas Financial. Capitas proposed a solution that saved Kristen \$1,400 per year on her annual premium, and allowed her to provide valuable protection for her employees, all within her preferred budget.

What did they do? First, here's what they **DIDN'T DO**:

- They didn't water-down the disabling definition.
- They didn't extend the elimination period.
- They didn't shorten the benefit period.
- They didn't remove important policy features.

Here's what they DID: Capitas added Kristen's two clerical employees to the policy, taking advantage of generous multi-life discounts. Kristen kept exactly the same coverage as originally quoted, Her employees received policies for \$1,500 per month, a 365 day Elimination Period and a 5 year regular occupation protected Benefit Period.

The total annual premium for all three lives was \$3,236 - a whopping \$932 less than the original individual case. Kristen has the rock-solid protection she needs and her employees have one more reason to stay with her. She provided generous disability coverage at almost no cost by including each of their respective premiums, roughly \$243 and \$224, into their taxable income at the end of the year as a bonus. It's a win-win for Kristen, her employees, and her disability agent.

What's more amazing than the savings illustrated by this case, is the fact that these kinds of multi- life discounts are available every day, yet are rarely taken advantage of. Disability Insurance carriers routinely offer discounts of 10 to 30% for multi-life cases.

Disability Income Insurance Illustrations for this example:

[Download Illustration 1](#)

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