



IDU's Guaranteed Standard Issue High Limit Disability Insurance



At IDU, we create custom Guaranteed Standard Issue (GSI) offerings, tailored specifically to the fiscal needs of your client groups, ensuring maximum financial protection. With the ability to offer flexible benefit options at issue limits far above standard insurance carriers, IDU's GSI team provides superior multi-life product solutions for your highly compensated clients.

Product Details:

- Minimum of 3 lives
- Aggregate Benefits levels of \$20M+
 - Available as Monthly (TTD), Lump Sum (PTD) & Combination Plans
- Policy Terms: Up to 5 years
- Benefit Periods: 12 to 120 months
- All Elimination Periods Available
- Own Occupation Definition of Disability
- **Voluntary or Employer-Paid Participation Plans**
- Covering all forms of compensation including bonuses and **restricted stock awards**
- Standard age caps: 60, 65, 67 & 70 years old
- **NO MEDICAL EXAMS!**



Product Usages:

- Personal Income Protection
- Key Person
- Buy Sell
- Business Overhead Expenses
- Accidental Death & Dismemberment
- Executive Retirement Funding
- Critical Illness



Target Markets:

- White Collar Professionals
- C-Suite Executives
- Law Firms
- Financial Agencies
- Medical Professionals
 - *Employer Paid Only*

Enrollment Technology via IDU's Insight Platform

IDU's Cloud-Based Insight Platform delivers a single source for multi-life quoting, underwriting, and administration of cases of all sizes and complexity. Our team can create and execute Guaranteed Standard Issue (GSI) deals, obtain the key performance metrics of enrollments, and ensure superior service to clients throughout the policy lifecycle. IDU is committed to investing in new technologies to facilitate the purchase of our products.