

Corporate Excess Disability insurance (CEDi)

- The Lloyd's of London Market (provided through US designated coverholders)
- Munich Re

A specifically designed multi-life disability insurance program providing highly compensated employees the ability to obtain coverage on a voluntary and guaranteed issue basis – in a manner otherwise unavailable.

Voluntary

- No firm expenditure
- No interruption or change to existing plans

Guarantee Issue

- Up to \$250,000+ of Monthly Benefit (CEDi – MB)

No Participation Requirement

Worldwide Availability

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| CEDi Plans | CORPORATE EXCESS DISABILITY INSURANCE (CEDi) | Underwritten In excess of \$250,000 |
| | CORPORATE EXCESS DISABILITY INSURANCE (CEDi) | Guarantee Issue Up to \$250,000 |
| Example: Existing Plans | INDIVIDUAL DISABILITY INSURANCE (IDI) | \$2,500 - \$15,000 |
| | GROUP LONG TERM DISABILITY INSURANCE (LTD) | 60% of Salary to a Maximum Monthly Benefit of \$5,000 - \$35,000 |

General Characteristics

- Several Benefit Level Options from which to choose.
- **Lock-In Feature: Special Opportunity to add coverage in the future, on a GI basis.**
- **No financial justification required**, other than compensation verification from employer.
- Coverage provided under a **5 or 10 year Policy Term** with level guaranteed premiums during such period.
- Benefit Period: 5 or 10 year, or to age 67.

COMMUNICATION and ADMINISTRATION

- D&E helps to coordinate successful communication strategy.
- D&E prepares and gathers all applications – paper or online.
- D&E services all billing, coordinates all implementation, and provides all ongoing administration.

*The best way to address the future...
is to create it now.™*

CEDi Administrator:

