



# A Program for Select Professionals

**Know any  
young  
professionals,  
students or  
residents  
whose income  
is expected  
to increase  
quickly?**

**Then consider a Select Professional program. It offers higher benefit amounts to help address their changing needs.**

The program:

- Allows certain professionals to qualify for higher individual Disability Income (DI) insurance benefit amounts without requiring routine medical requirements or financial documentation.
- Offers special limits for DI Retirement Security and Overhead Expense insurance without requiring financials.

**When working with select professionals, promote the advance option features of a Future Increase rider which is available with individual DI insurance policies often at no additional cost. To be eligible for an advance update, clients must have:**

- Lost their group long-term disability (LTD) insurance because of a change in employment, or their employer has discontinued or reduced the group LTD insurance benefit amount.
- At least a 20% permanent and sustainable increase in earnings since the later of the policy issue date or their last adjustment to increase total disability benefits. (Many Select Professional occupation clients fall into this category.)



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**Guidelines for specific occupations**

**Monthly issue and participation limits**

Occupations	Occupation class factors	Individual DI	Overhead Expense	DI Retirement Security
Certified Registered Nurse Anesthetist	First two years in practice	\$2,500	\$10,000	\$1,000
Dentist	D.D.S. specialists – first 2 years in practice	\$6,000	\$10,000	\$1,000
	D.D.S. specialist residents/interns/fellows: • Within 180 days of completing the last of their residency, internship or fellowship • First through last year	\$6,000	Not Available	\$1,000
	General D.D.S. - first two years in practice	\$5,000	\$10,000	\$1,000
	Dental students: • Within 180 days of entering practice • Third or fourth year	\$5,000 \$5,000	Not Available Not Available	\$1,000 \$1,000
Doctor	Specialists - first two years in practice • Anesthesiologist and Emergency Medicine	\$6,500	\$10,000	\$1,000
	• Other Specialists (Cardiologist, Dermatologist, Gastroenterologist, Hematologist, Oncologist, Ophthalmologist, Orthopedic Surgeon, Otolaryngologist, Neonatologist, Neurosurgeon, Pathologist, Radiologist and Urologist)	\$7,500	\$10,000	\$1,000
	Specialist residents/interns/fellows: • Within 180 days of completing the last of their residency, internship or fellowship as: › Anesthesiologist and Emergency Medicine	\$6,500	Not Available	\$1,000
	› Other specialists (listed above)	\$7,500	Not Available	\$1,000
	• First through last year	\$5,000	Not Available	\$1,000
	Other M.D., D.O. • first two years in practice	\$6,500	\$10,000	\$1,000
	Other M.D., D.O. residents/interns/fellows: • Within 180 days of completing the last year of residency, internship or fellowship	\$6,500	Not Available	\$1,000
	• First through last year	\$6,500	Not Available	\$1,000
	Medical students – third or fourth year	\$2,500	Not Available	\$1,000

