



TEN REASONS TO CONSIDER THE ROCKWOOD GUARDIAN EXECUTIVE DISABILITY INCOME PROGRAM

- 1 BROAD DEFINITION OF TOTAL DISABILITY**
 - Total Disability or Totally Disabled—insured is certified by a physician as being wholly and continuously prevented from engaging in the Occupation stated in the schedule solely and directly as the result of Injury or Sickness
- 2 NON-CANCELABLE PROVISIONS**
 - Once the coverage is in-force, the insurer cannot make revisions to the premium schedule, monthly benefits, or policy benefits unless directed to by the Insured.
- 3 TOOL KIT OF SALES AIDS AVAILABLE**
 - Many product-specific materials accessible
 - Download full-color brochures available through our web-site
- 4 QUICK-QUOTE FUNCTIONALITY**
 - Receive non-binding premium indications by answering less than 10 questions.
 - 48-hour turnaround time on most requests.
- 5 FINANCIAL STRENGTH OF OUR UNDERWRITING CARRIERS**
 - All of Rockwood's Disability Income carriers are "A" rated (Excellent) or better by A.M. Best. This rating is a gauge to measure a carrier's financial stability, underwriting integrity, and claims-paying ability.
- 6 DEDICATED STAFF OF KNOWLEDGABLE PROFESSIONALS**
 - A unit of trained underwriting specialists specifically designated to support the Disability Income initiative
- 7 WORLDWIDE COVERAGE**
 - 24-hour coverage, in-force around the globe.
- 8 VARIETY OF COVERAGE OPTIONS**
 - Elimination Period (the time between the onset of the disability and initial payment of benefits). Ranges from 60-180 days.
 - Benefit Period (how long benefits will be paid). From 3 to 60 months
- 9 FLEXIBILITY TO MEET YOUR CLIENT'S SPECIFIC NEEDS**
 - Key Man Insurance
 - Insurance support for Buy-Sell Agreements
 - Critical Asset Protection
 - Excess Disability
- 10 STREAMLINED UNDERWRITING PROCESS**
 - Average turn-around time 30 days.
 - Clean risks processed within 10 days.