



INSURANCE &
REINSURANCE



Fidelity Security
Life Insurance Company®



FLEX DI

Medical Professionals

Request a quote at: quotes@usriskinsure.com



FLEX DI for Medical Professionals



**Fidelity Security
Life Insurance Company®**

Medical Professionals spend a lot of time and money advancing their careers, and, as a result, recognize the value of disability insurance; at Risk Insurance & Reinsurance, we understand client's desire to protect their income doesn't go away with adverse medical, financial, or personal history. In order to address the needs of this important market segment, we specialize in underwriting tough-to-place cases with comprehensive disability solutions.

What is FLEX DI?

FLEX DI is an Individual Disability Income Insurance Product designed for individuals with pre-existing medical conditions, specialty market occupations, and/or financial restrictions that is Guaranteed Renewable to Age 67!



Guaranteed Renewable to Age 67
Issue Ages 18 to 62



Elimination Periods
30, 60, 90, 180, 365 & 730-Days



Maximum Benefit Periods
2, 3, 5, 7 & 10-Years



Graded Benefits due to Sickness
Year 1 - 40%,
Year 2 - 75%, Year 3 - 100%
of monthly benefit amounts



Product Features
Own Occupation Extension Rider,
Mental Nervous Coverage, Presumptive
& Partial Disability



Maximum Monthly Benefits
Up to \$25,000
dependent on income level

Benefits are reduced to 50% for disabilities that begin after age 65 and for disabilities due to Mental Disorders or Substance-Related Disorders. Disabilities caused by or due to a Pre-Existing Conditions are not covered until after you have been covered under the policy for 12 months.

A

Rating



A.M. Best Company

Who is Risk Insurance & Reinsurance?

At Risk Insurance and Reinsurance, we offer solutions to protect your clients income. Our portfolio of specialized plans for impaired risks are delivered with high quality service, underwriting expertise and industry leading rates. Our team is comprised of recognized industry experts with decades of experience in the domestic and specialty disability income insurance markets.

The above rating does not belong to Risk Insurance and Reinsurance Solutions. Risk is a TPA/MGU of Fidelity Security Life Insurance Company® (FSL) since 1988. Fidelity Security Life Insurance Company has been rated A (Excellent), based on an analysis of financial position and operating performance, by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access www.ambest.com.

Client Situation #1

CRNA - 4A Occ Class
Age 28 | Income of \$200,000 - 1099 Worker

The client has been working the past five years as a W-2 employee and is now transitioning to a 1099 and will lose their GLTD coverage. Even though they have a signed contract, the client has been struggling to secure domestic disability coverage due to the carrier's restrictive financial underwriting requirements and elevated build level.

By choosing Risk, the client was able to obtain immediate disability coverage with FLEX DI even with the recent transition to a 1099 and height and weight.

FLEX DI Solution:

- \$7,500 Monthly Benefit
 - 60% Income Replacement Ratio
- 180-Day Elimination Period
- 7-Year Benefit Period

	Male Rates	Female Rates
Monthly Premium	<div>\$158.86</div> <div>With Own Occ Extension Rider = \$184.17</div>	<div>\$268.54</div> <div>With Own Occ Extension Rider = \$311.84</div>
Annual Premium	<div>\$1,745.75</div> <div>With Own Occ Extension Rider = \$2,023.85</div>	<div>\$2,951.00</div> <div>With Own Occ Extension Rider = \$3,426.76</div>

Client Situation #2

Psychiatrist - 5A Occ Class
Age 51 | Income \$125,000

Client is a Psychiatrist who works from home and is currently unable to obtain coverage by the traditional market due to having a heart attack within the past two years. Through Risk, the client was able to secure coverage within six months after returning to work full time with no restrictions after the cardiovascular event.

Due to the client having no additional adverse medical history, FLEX DI coverage was obtained with no cardiovascular exclusion.

FLEX DI Solution:

- \$6,200 Monthly Benefit
 - 60% Income Replacement Ratio
- 60-Day Elimination Period
- 2-Year Benefit Period (Includes Built-In 2 Year Own Occupation Definition)
- No Cardiovascular Exclusion!

	Male Rates	Female Rates
Monthly Premium	<div>\$339.46</div>	<div>\$442.71</div>
Annual Premium	<div>\$3,730.32</div>	<div>\$4,864.92</div>

Client Situation #3

General Surgeon - 4A Occ Class
Age 41| \$300,000 Income

Although the client was diagnosed with Type-1 Diabetes two years ago, is insulin stable and has no adverse issues, they were declined domestically due to a medical pre-existing condition. The client currently has 60% income replacement ratio through their employer with a \$10,000/mo cap.

By choosing Risk, the client was able to review multiple plan designs and select an Elimination Period and Benefit Period that best suited their premium budget.

FLEX DI Solution:

- \$8,700 Monthly Benefit Amount
 - 75% Income Replacement less underlying GLTD
- 180-Day Elimination Period
- 7-Year Benefit Period
- **No Exclusion for Diabetes**

	Male Rates	Female Rates
Monthly Premium	<div>\$360.89</div> <div>With Own Occ Extension Rider= \$411.49</div>	<div>\$541.09</div> <div>With Own Occ Extension Rider = \$617.27</div>
Annual Premium	<div>\$3,965.87</div> <div>With Own Occ Extension Rider = \$4,521.92</div>	<div>\$5,945.99</div> <div>With Own Occ Extension Rider = \$6,783.22</div>

Client Situation #4

Chiropractor - 3A Occ Class
Age 35 | \$400,000 Income

A chiropractor who owns their own practice, with a spouse and two kids, the client is worried about the future and any unforeseen incidents that could occur. To protect their family and business, the client selected our FLEX DI coverage with a 5-Year Benefit Period.

Risk offers NO limit on benefit amounts for any medical occupations!

FLEX DI Solution:

- \$20,000 Monthly Benefit Amount
 - 60% Income Replacement Ratio
- 90-Day Elimination Period
- 5-Year Benefit Period

	Male Rates	Female Rates
Monthly Premium	<div>\$812.63</div> <div>With Own Occ Extension Rider= \$896.67</div>	<div>\$1,325.14</div> <div>With Own Occ Extension Rider = \$1,462.48</div>
Annual Premium	<div>\$8,930.00</div> <div>With Own Occ Extension Rider = \$9,853.52</div>	<div>\$14,562.00</div> <div>With Own Occ Extension Rider = \$16,071.25</div>

Client Situation #5

Family Practice Physician - 5A Occ Class
Age 45 | Income of \$250,000

Due to a diagnosis of Non-Hodgkin's Lymphoma, the client was postponed by the traditional market for 2-3 years. The client currently has a \$10,000/mo cap of GLTD taxable coverage in-force and is looking for supplemental coverage.

Considering that the client has been in remission for over 2.5 years with no adverse effects, Risk was able to offer coverage with NO exclusion for Cancer!

FLEX DI Solution:

- \$5,600 Monthly Benefit Amount
 - 75% Income Replacement Ratio less underlying GLTD
- 90-Day Elimination Period
- 10-Year Benefit Period
- No Exclusion for Cancer

	Male Rates	Female Rates
Monthly Premium	<div>\$317.04</div> <div>With Own Occ Extension Rider= \$363.91</div>	<div>\$457.69</div> <div>With Own Occ Extension Rider = \$525.66</div>
Annual Premium	<div>\$3,483.92</div> <div>With Own Occ Extension Rider = \$3,999.01</div>	<div>\$5,029.52</div> <div>With Own Occ Extension Rider = \$5,776.45</div>

Client Situation #6

Large Animal Vet - 3A Occ Class
Age 37 | Income \$80,000

This client was declined by the traditional market due to being diagnosed with Depression and Anxiety 3 years ago and then hospitalized 2 years ago for suicidal ideations. The client has since been in counseling and stable on medications Zoloft and Propranolol.

Considering the client symptoms have been stable with no suicide attempts or ideations for the past 1.5 years, Risk was able to offer 60% of monthly income replacement with NO mental nervous exclusion.

FLEX DI Solution:

- 4,000 Monthly Benefit
 - 60% Income Replacement Ratio
- 90-Day Elimination Period
- 3-Year Benefit Period (Includes Built-In 2 Year Own Occupation Definition)
- No Exclusion for *Mental Nervous Conditions!

	Male Rates	Female Rates
Monthly Premium	<div>\$145.42</div>	<div>\$222.73</div>
Annual Premium	<div>\$1,598.00</div>	<div>\$2,447.60</div>

Please refer to the FLEX DI Product Guide and Policy for a more detailed explanation of wording found within this marketing brochure.



INSURANCE & REINSURANCE

Risk Insurance and Reinsurance offers Individual Disability Income Insurance policies, which are underwritten and issued by Fidelity Security Life Insurance Company®, Kansas City, MO, and administered by Risk Insurance and Reinsurance Solutions. Policy form# ICC22-M-4027 Policy numbers SD-43, LD-12, LD-13, LD-14, and LD-15. Some benefits, exclusions or limitations listed herein may vary by state. Not available in all states. Available benefit options and elimination period options may vary based on an applicant's age, occupation, and health condition.

*Benefits are reduced to 50% for disabilities that begin after age 65 and for disabilities due to Mental Disorders or Substance-Related Disorders. Disabilities caused by or due to a Pre-Existing Conditions are not covered until after you have been covered under the policy for 12 months.

