Assurity®

Individual Disability Insurance

Long-Term | Income Protection+

Occupation Playbook

Accountant (CPA)

Occupation Class 6A

≈1.6 million jobs*

$81,680/year median pay*

Market Note: Stable, high participation in employer retirement plans; many prospects are in long-duration earning years.

Target Clients

Early Career

- **Age & Gender:** 33, M
- **Employment:** W-2
- **Income:** $95,000
- **Background:** New to their profession with increasing income potential

Established Professional

- **Age & Gender:** 48, F
- **Employment:** Partner/Owner
- **Income:** $160,000
- **Background:** Peak earning years with ownership interest

Recommended Income Protection+ Case Design

Policy Foundation

- **Maximum Benefit Period:** To Age 67
- **Elimination Period:** 180 Days
- **Renewal Type:** Guaranteed Renewable
- **Policy Type:** Accident & Sickness
- **Total Disability Definition:** True Own Occupation for the entire benefit period

Suggested Riders

- Enhanced Residual Disability Rider
- Benefit Increase Rider (no cost)

Other Riders to Consider:

- Catastrophic Disability Benefit Rider
- Cost-of-Living Adjustment (COLA) Rider (3% or 5%)

Why This Design Works

- **True Own Occupation** supports professional protection even if the insured can work elsewhere.
- **Enhanced Residual Disability Rider** addresses loss of billable capacity/productivity—common in real-world claims.
- **Benefit Increase Rider** preserves long-term growth without redoing medical underwriting at each step.

Placement Assistance

Underwrites Cleanly When:

- Consistent W-2 income or 2+ years stable earnings for owners; benefit sized conservatively to documented earnings
- Duties are clearly professional/cognitive; title matches actual responsibilities
- Minimal redesign after submission; riders selected upfront

Triggers Friction When:

- Designing to the maximum benefit limit without a financial cushion
- Owner/partner income is highly variable or heavily K-1 dependent without a clear story
- Changing elimination period/benefit/riders after underwriting has started

Talk Track

"For CPAs, the risk isn't employability—it's losing efficiency. We build around True Own Occupation plus Enhanced Residual so partial capacity loss still pays, and we use the Benefit Increase Rider to grow benefits as income grows."

Target Premiums

Early Career | 33, M

Monthly Benefit Amount

$4,850

- Enhanced Residual Disability Rider
- Benefit Increase Rider

$76.28/mo

Established Professional | 48, F

Monthly Benefit Amount

$7,500

- Enhanced Residual Disability Rider
- Benefit Increase Rider

$296.98/mo

Quoted rates are based on non-tobacco.

Pre-Underwriting Checklist

Before You Quote

- [ ] Confirm occupation duties (time-split) align with the intended occupation class; do not rely on title alone.
- [ ] Confirm employment type: W-2, 1099, business owner, or multiple income sources.
- [ ] Confirm tobacco status and basic health history flags (height/weight, meds, recent treatments) to avoid re-quoting.
- [ ] Confirm existing employer benefits (STD/LTD), especially for teachers and hospital-employed professionals.

Before You Design

- [ ] Select the most appropriate Total Disability Definition option for the occupation and protection goal.
- [ ] Set a conservative base Monthly Benefit that fits financial underwriting guidelines; use the Benefit Increase Rider (no cost) for growth.
- [ ] Choose Elimination Period to coordinate with employer STD or client savings strategy (commonly 90 or 180 days).
- [ ] Select riders that match the occupation's risk and client's need.

Before You Submit

- [ ] Ensure the application, occupational duties, and illustration match (inconsistency triggers underwriting follow-up).
- [ ] Be ready with financial documentation if the case is 1099/self-employed or if benefits are being pushed higher.
- [ ] Avoid post-submission redesign unless underwriting requires it; frequent changes slow the case and can impact pricing.
- [ ] Set expectations with the client on underwriting steps and timeline up front.

* U.S. Market Snapshot (BLS), May 2024