Assurity®

Individual Disability Insurance

Long-Term | Income Protection+

Occupation Playbook

Software Developer

Occupation Class 6A

≈4.4 million jobs*

$132,930/year median pay*

Market Note: High-income, cognitive-driven occupation with long earning horizons. Employer LTD is common but often capped—individual DI fills critical gaps.

Target Clients

Starting Out

- **Age & Gender:** 29, M
- **Employment:** W-2
- **Income:** $120,000
- **Background:** Early career with rapid income growth

Senior Engineer or Tech Lead

- **Age & Gender:** 42, F
- **Employment:** W-2
- **Income:** $210,000
- **Background:** Peak earning years with bonus and equity compensation

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
- Guaranteed Insurability Rider

Other Riders to Consider:

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

Why This Design Works

- **True Own Occupation** protects specialty technical skills even if the insured could work in a lower-paying or non-technical role.
- **Enhanced Residual Disability Rider** addresses real-world claim scenarios such as cognitive fatigue, vision strain, or reduced productivity.
- **Guaranteed Insurability Rider** supports rapid income growth without repeated medical underwriting.

Placement Assistance

Underwrites Cleanly When:

- W-2 income is consistent; bonuses and equity are explained but not aggressively included
- Duties are clearly cognitive/technical (coding, architecture, systems design)
- Benefit is sized conservatively with growth handled via the Guaranteed Insurability Rider

Triggers Friction When:

- Designing to maximum benefit based on equity or variable bonus compensation
- Misclassifying hybrid roles with significant non-technical duties
- Redesigning benefits or riders after underwriting has started

Talk Track

"For developers, the risk isn't job availability—it's losing the cognitive capacity that drives high compensation. True Own Occupation plus Enhanced Residual aligns the policy with how tech professionals actually earn."

Target Premiums

Starting Out | 29, M

Monthly Benefit Amount

$5,000

- Enhanced Residual Disability Rider
- Guaranteed Insurability Rider

$69.56 /mo

Senior Engineer or Tech Lead | 42, F

Monthly Benefit Amount

$8,500

- Enhanced Residual Disability Rider
- Guaranteed Insurability Rider

$317.36 /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