Assurity®

Individual Disability Insurance

Long-Term | Income Protection+

Occupation Playbook

Real Estate Agent

Occupation Class 5A

≈532,200 jobs*

$56,320/year median pay*

Market Note: Income volatility is the rule; residual protection is the core value driver.

Target Clients

Stable Production

- **Age & Gender:** 35, M
- **Employment:** 1099
- **Income:** $120,000
- **Background:** 2+ years of earnings history

Team Lead Producer

- **Age & Gender:** 45, F
- **Employment:** 1099
- **Income:** $200,000
- **Background:** Variable, commission-based earnings with consistent production

Recommended Income Protection+ Case Design

Policy Foundation

- **Maximum Benefit Period:** To Age 65
- **Elimination Period:** 90 Days
- **Renewal Type:** Guaranteed Renewable
- **Policy Type:** Accident & Sickness
- **Total Disability Definition:**
  True Own Occupation for two years then Any Gainful Occupation

Suggested Riders

- Enhanced Residual Disability Rider
- Guaranteed Insurability Rider

Other Riders to Consider:

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

Why This Design Works

- **Commission income** is most vulnerable to partial disability—Enhanced Residual is the primary protection.
- **Guaranteed Renewable** keeps pricing accessible while preserving long-term coverage.
- **Guaranteed Insurability Rider** supports income growth without needing medical re-underwriting when exercised.

Placement Assistance

Underwrites Cleanly When:

- Using a conservative base benefit; be prepared with 1099/tax documentation if requested
- Confirming at least 2 years of earnings history and explain any volatility
- Avoiding redesign after submission; commission cases are documentation-sensitive

Triggers Friction When:

- Sizing benefit to peak year commissions without averaging or explanation
- Pushing benefit aggressively before confirming what financial underwriting will support
- Switching definitions/riders after underwriting starts

Talk Track

"Most agents don't stop working—they stop producing. That's why we build around Enhanced Residual first, then size the base benefit conservatively and use the Guaranteed Insurability Rider to grow as production grows."

Target Premiums

Stable Production | 35, M

Monthly Benefit Amount

$3,500

- Enhanced Residual Disability Rider
- Guaranteed Insurability Rider

$74.38 /mo

Team Lead Producer | 45, F

Monthly Benefit Amount

$5,000

- Enhanced Residual Disability Rider
- Guaranteed Insurability Rider

$224.58 /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

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