Assurity®

Individual Disability Insurance

Long-Term | Income Protection+

Occupation Playbook

Elementary Teacher (K–5) Occupation Class 5A

ABC

≈1,539,800 jobs*

$62,340/year median pay*

Market Note: Stable employment with benefits-heavy employers; rider availability may be restricted for certain teacher/state employee programs.

Target Clients

Starting Out

- **Age & Gender:** 30, F
- **Employment:** W-2
- **Income:** $55,000
- **Background:** Early career with stable, predictable earnings

Tenured

- **Age & Gender:** 45, M
- **Employment:** W-2
- **Income:** $75,000
- **Background:** Teacher with stipend income and family financial obligations

Recommended Income Protection+ Case Design

Policy Foundation

- **Maximum Benefit Period:** To Age 65
- **Elimination Period:** 180 Days
- **Renewal Type:** Guaranteed Renewable
- **Policy Type:** Accident & Sickness
- **Total Disability Definition:** Own Occupation and Not Working for the entire benefit period

Suggested Riders

- Residual Disability Rider

Other Riders to Consider:

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

Why This Design Works

- **Teacher cases place best** when designed as a supplement to existing employer benefits.
- **Own Occupation and Not Working** fits the practical protection need without overcomplicating the case.
- **Residual can help in partial-loss scenarios** while keeping the design straightforward.

Placement Assistance

Underwrites Cleanly When:

- Confirming district benefits (STD/LTD, sick bank) and coordinating elimination period/benefit accordingly
- Keeping benefit conservative to avoid offsets and underwriting follow-up
- Confirming rider availability early (some programs restrict riders for teachers/state employees)

Triggers Friction When:

- Designing as if no employer LTD exists, leading to redesign/offset issues
- Assuming all riders are available without confirming program/state limitations
- Over-insuring relative to documented earnings and benefit coordination reality

Talk Track

“Teacher cases are won on clean coordination. We design a supplement that fits district benefits, keeps it simple, and avoids rider selections that trigger rework.”

Target Premiums

Starting Out | 30, F

Monthly Benefit Amount

$2,500

- Residual Disability Rider

$60.84 /mo

Tenured | 45, M

Monthly Benefit Amount

$3,500

- Residual Disability Rider

$84.01 /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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