



IPPA

INCOME PROTECTION ASSURANCE

Income Protection Assurance



- **NOT Guaranteed Issue**
- **NOT Impaired Risk Product**
- **NOT a “Spreadsheet” Product**
- **NOT For All Clients**

Income Protection Assurance



- **National Guardian Life**
- **Guaranteed Renewable**
- **Modified Own Occ**
- **12 Month Partial**
- **2 Year Limitation for MNDA**
- **24 month pre-ex**

Income Protection Assurance



- **\$5000 M.B. ages 18-50**
- **\$3000 M.B. ages 51-60**
- **60% of income**
- **15% for those with Group LTD**
- **Max income of \$250k (\$200k w/LTD)**
- **Elimination Periods: 30 - 90 - 180**
- **Benefit Periods: 1 - 2 - 5 - Age 67 (top 2 occ classes)**

Income Protection Assurance

Underwriting

- No income documentation
- No exams, blood work or APSs
- No Personal History Interview
- MIB and Script Check
- E Signature
- E Delivery
- Available in all states except:
 - California
 - New York
 - Florida
 - Montana
 - South Dakota