

Disability Income (DI) insurance premium discounts summary

Multi-life premium discounts

	Prior to January 1, 2021				Effective January 1, 2021			
	Premium discount		Rating type ¹		Premium discount		Rating type ¹	
	Medical ²	Non-med	Medical ²	Non-med	Medical ²	Non-med	Medical ²	Non-med
Fully underwritten								
Multi-Life	20%	20%	Gender-neutral	Gender-neutral	20%	20%	Gender-specific³	Gender-neutral
Association	10%	10%	Gender-specific	Gender-specific	10%	10%	Gender-specific	Gender-specific
Affiliation	10%	10%	Gender-specific	Gender-specific	10%	10%	Gender-specific	Gender-specific
Resident program	20%	NA	Gender-specific	NA	20%	NA	Gender-specific	NA
Guaranteed Standard Issue⁴ (employer pay and employee pay)								
10-49 lives	20%	20%	Gender-neutral	Gender-neutral	20%	20%	Gender-neutral	Gender-neutral
50-99 lives	25%	25%	Gender-neutral	Gender-neutral	25%	25%	Gender-neutral	Gender-neutral
100+ lives	30%	30%	Gender-neutral	Gender-neutral	30%	30%	Gender-neutral	Gender-neutral

¹ In contract states of Massachusetts and Montana, all policies are issued as gender-neutral.

² All healthcare-related occupations, including physicians, dentists, veterinarians, optometrists, and all other healthcare-related occupations listed as “A-M” or medical-related in the Product Description & Underwriting Guide (JJ1213).

³ New, as of Jan. 1, 2021.

⁴ Resident Guaranteed Standard Issue cases will continue to be issued on a gender-specific basis.

Select occupation discounts⁵

Effective January 1, 2021, additional 10% discount for specified occupations

Non-medical occupations		Medical occupations
<ul style="list-style-type: none"> Actuary Attorney Certified Public Accountant (CPA) Corporate executive with income \$100,000+ 	<ul style="list-style-type: none"> Data scientist with PhD Economist with PhD Engineer Scientist with PhD 	<ul style="list-style-type: none"> Pediatrician OB-GYN

⁵ Not available in New York. In California, Idaho, Massachusetts, Rhode Island, and Virginia where 6A occupations aren't available, apply Association discount to the applicable 5-A Select non-medical profession if applicant is a member of a professional organization. Select Occupation discount not available in Ohio. Use Association discount for these discounts instead, if applicant is a member of a professional organization.



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