

The following document outlines program benefits and is an important feature of our enrollment process to announce the program and establish the relationship between DSI and your Company to your employees; it is referred to as the Announcement Letter.

Your Company distributes the letter prior to the enrollment via fax and/or email. If available, we also encourage your Company to include it in your newsletters and publications.

In addition to the Announcement Letter, DSI will provide the following information to allow your employees to make an educated buying decision:

- Informative plan summaries detailing policy definitions and frequently asked questions
- Product comparisons of Group LTD and Individual DI (if applicable)
- Articles discussing the need for Disability Income (DI) Insurance
- How to ensure retirement savings continue in the event of disability

DSI can offer more than just quality DI product(s) and advice to your employees. Through our strategic partnership with miQuotes we are able to offer your employees an online Voluntary Benefits Program and enrollment solution to compliment our proven enrollment process. To view a sample Employer Voluntary Benefits Website please visit www.dsibr.com. The website explains the benefits of offering these products to your Company and your employees and what products are offered. Clicking on the website's "*test drive our enrollment website*" link will direct you to www.dsier.com, which is a sample of the actual enrollment website your employees would use. This website can be customized to include your Company's logo.

After reading the Announcement Letter below, please feel free to visit the websites and explore their capabilities. You can obtain premium quotes and/or ask for help figuring out how much and what kind of benefits you'd like quoted. The links on the Employer Enrollment Website are designed to illustrate the kind of educational information we make available to your employees.

VOLUNTARY BENEFITS AND DISABILITY INSURANCE PROGRAMS FOR ABC COMPANY EMPLOYEES

<ABC Company> has recently facilitated the development of a Voluntary Insurance Benefit Package for **employees and their families**. The products offered are Executive/Manager Disability Insurance, Long Term Care, competitively priced Term Life, Return of Premium Term Life, Cash Value Life products, Critical Care, Cancer, and Accident Insurance.

We urge you to compare the premiums and benefits available through these companies to your existing coverage. You may be able to reduce your premiums and/or increase the quality of your coverage. Disability Insurance and Long Term Care premiums are offered at discounted rates to <ABC Company> employees.

You can find a summary of all programs available to you at www.dsier.com. There are links on this website that will provide you with details of the products being offered.

Below is a brief summary of the Disability program available to <ABC Company> Executives and Managers age 60 and under. You have the option of choosing **Disability Income** (insures your earnings) or **DI Retirement Security** (insures your retirement savings). Coverage is underwritten by Principal Life, an A+ rated insurance company.

- Your premiums are **discounted 20% to 25%** because you are an employee of <ABC Company>.

- You can insure up to **100%** of your income if you have a catastrophic disability.
- The definition of total disability is “own occupation to age 65.”
- The **premiums are level and guaranteed not to change, to age 65.**
- Your coverage goes with you **without increases in premium or changes in the benefits**, regardless of where you work or what organizations you belong to.
- **Physicals or blood tests may not be required** (based on age and the amount of coverage applied for).
- If you meet the Modified Guaranteed Issue Requirements, you are **guaranteed to be issued a policy at standard rates with the 20%/25% discount.**
- The DI Retirement Security (not available in CA) is available **in addition to** the maximum Disability Income coverage you qualify for.

Disability Specialists, Inc. (DSI) is the program administrator for the Disability Insurance Program and will manage the enrollment process. You will be contacted by one of DSI’s advisors and given a very brief overview of the Disability Insurance Programs. Those of you who are interested will be emailed a detailed summary of the program benefits and individualized premium quotes.

If you want information on the Disability Program now, call DSI’s enrollment office at (888) 279-8348 (8:00 a.m. – 4:00 p.m. Mountain Time). Identify yourself as an <ABC Company> employee and you will be provided with the program details.

We are very excited about the Disability Insurance and the other products available to <ABC Company> employees through the website. We encourage you to talk to the DSI advisor when he or she calls and to visit www.dsier.com. You can obtain Term Life quotes (to compare to your current rates) on this website. If you choose to apply for coverage, you can do this online as well.

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