



2016 MDRT Annual Meeting e-Handout Material

Title: Protecting the “—” instead of the “.”

Speaker: Corey Lee Anderson

Presentation Date: Tuesday, June 14, 2016




Presentation Time: 2:00 - 3:00 p.m.

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Slide 1



Corey Lee Anderson
Protecting the “–” instead of the “.”

MDRT
2016
JUNE 12-18
VANCOUVER



Slide 2



Tim Courtier
According to the Council for Disability Awareness, just over 1 in 4 of today's 20 year olds will become disabled before they retire.

Slide 3

Tim's Health Time Line...

Headaches started	Henry was born and Tim's mom passes away. Tim's headaches turn to migraines.	Tim had 3 seizures and the journey begins.	Craniotomy Surgery and Tim was Re-admitted to wash out the infection	Radiation treatment starts: 5 times a week for 6 weeks
September 2010	March 2011	Sunday, June 12, 2011	August 2011	September 15 th , 2011
				

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Questions to ask

- Name/DOB
- State you live in, work in
- Current height/weight? Have you lost more than 10 lbs. in the last year, of so how much? Would you bet your right arm that you are within 5 lbs on your weight?
- Any nicotine use in the last 12 months? If so, what kind?

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Questions continued...

- Current medications and history in the last 3 years? Dosage/reason/length on them
- Any history of stress/depression/anxiety/drug addiction/alcohol addiction or relationship counseling?
- Ever been to any Alcoholics Anonymous meetings? If so, why?
- Do you drink less than 25 alcohol drinks per week?

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Questions continued...

- # of alcohol drinks per week on average?
- Ever had a DUI/DWI/Reckless? Dates/Details
- More than 1 moving violation in last 5 years? Dates/speeds over limit, etc.
- Ever been to a Chiropractor? If so, when, reason, results, future plans etc.
- Ever had surgery, if so provide reason/results/dates, future plans.

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Questions continued...

- Ever had a sleep study, sleep issues or C-pap?
- Other than as stated above, when you go to the doctor and fill out the 5,000 medical questions, what else are you answering yes to?

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Christopher Reeve

Super Man



Post Accident



Slide 9

Insurance Carrier Wholesaler, \$170K

Insurance Carrier	P-Max	S-MAX	In-Rate STD Group	In-Rate STD Group
Occupation Class	SA	SA	???	???
Base Benefits	\$3,875 from day 90-180 and then \$1,175 180 Age 65	\$1,300	40% Totality, 20% Tax Free	60% to \$15,000
Social Ins Offset	State's Quota	N/A	N/A	Full Offset
Catastrophe	\$1,000	\$4,817	N/A	20% of income, Tied to ADL's/Cognitive
Benefit Period	Age 65	Age 65	180 Days	Age 65
Wait Period	90 Days	180 Days	5 Work Days	180 Days
Guaranteed Renewable	Yes	Yes	Term	Term
Non-Cancellable	Yes	Yes	Term	Term
Definition	Own Disc not engaged	True Own Disc	own occupation	2 year own occ, then any occ
Cost of Living Adjustment	3% Max Compound, CPI	Removed	N/A	N/A
Future Increase Option	FBI/SLI	AIR (Removed FPC)	N/A	N/A
Medical Premium	Age 65	Age 65	Full ER	2 Years
Comprehensibility	N/A	Yes	N/A	N/A
Rebated	Yes	Yes	Yes	Yes
Monthly Premium	\$64	\$84		
Annual Premium	\$731	\$1,009		
Residual Only	\$918	\$918		

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All bells/Whistles vs. Just Residual				
Insurance Carrier	M	P	S	
Occupation Class	4A	4A	4A	
Base Benefit	\$5,800	\$6,810	\$6,810	
Catastrophic	\$4,200	\$5,170	\$5,180	
Benefit Period	Age 67	Age 67	Age 67	
Wait Period	90 Days	90 Days	90 Days	
Guaranteed Renewable	Yes	Yes	Yes	
Non Cancelable	Yes	Yes	No - Quoted	
Definition	Age 67 Trans Occ	Regular Occ	Age 67 True Own Occ	
Cost of Living Adjustment	3% Compound	3% Compound Cola tied to CPI	3% Compound Cola tied to CPI	
Future Increase Option	\$1,000 per option, \$6000 Pool, A/B			
Mental/Nervous	Age 67	Age 67	FPO \$10,000 Pool, A/B	
Compassionate	N/A	N/A	Yes	
Residual	Yes	Yes	Yes	
Annual Premium	\$5,541	\$5,261	\$5,025	
Residual Only	\$3,966	\$3,604	\$2,815	

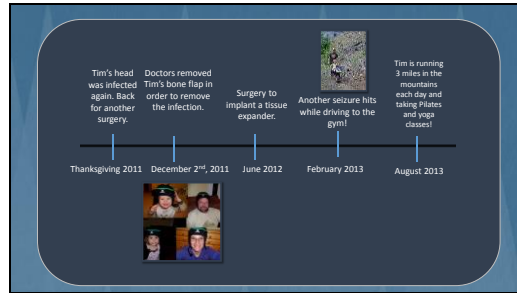
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Air Plane Broker, B-\$24K, Total \$400K				
Insurance Carrier	M	P	S-NC	S-OR
Occupation Class	4A	5A	5A	5A
Base Benefit	\$10,000	\$11,810	\$10,100	\$10,100
Catastrophic	\$10,000	\$8,000	\$10,000	\$10,000
Benefit Period	Age 67	Age 67	Age 67	Age 67
Wait Period	90 Days	90 Days	90 Days	90 Days
Guaranteed Renewable	Yes	Yes	Yes	Yes
Non Cancelable	Yes	Yes	Doesn't Quote	Yes
Definition	Age 67 Trans Occ	Regular Occ	Age 67 True Own Occ	Age 67 True Own Occ
Cost of Living Adjustment	3% Compound	3% Compound Cola tied to CPI	3% Compound Cola tied to CPI	3% Compound Cola tied to CPI
Future Increase Option	\$1,000 per option, \$4000 Pool, A/B		FPO \$1,000 Pool, A/B	FPO \$1,000 Pool, A/B
Mental/Nervous	Age 67	Age 67	Age 67	Age 67
Compassionate	N/A	N/A	Yes	Yes
Residual	Yes	Yes	Yes	Yes
Annual Premium	\$14,799	\$10,407	\$7,312	\$8,419
Residual Only	\$10,836	\$8,247	\$5,696	\$5,696

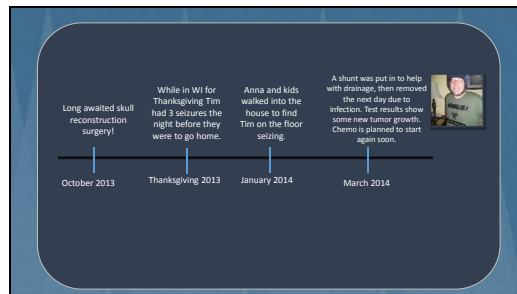
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40 year old female, Gynecologist, \$669K Income				
Insurance Carrier	P	M	G	Group STD
Occupation Class	4A-M	4M	4M	77777
Benefit Period	Age 67	Age 67	Age 67	180 Days
Wait Period	180 Days	180 Days	180 Days	4 days
Definition	True Own Occ	True Own Occ	True Own Occ	Own Occ, Not Engaged
CDLA	6% Compound, CPI	0-10% CPI	6% Compound, CPI	N/A
FIO	8/1	6/8	N/A	N/A
Recovery	Age 67	3 years	Age 67	N/A
Mental/Nervous	2 years	Age 67	Age 67	2 Year, including Special Conditions
Residual	Age 67	Age 67	Age 67	Yes
Base Benefit	\$5,000	\$12,900	\$5,000	100%
Social INS offset	\$0	\$0	\$0	Full Offset
Catastrophic	\$8,000	\$8,000	\$8,000	N/A
Monthly Premium	\$376	\$1,076	\$516	ER Provided
Annual Premium	\$4,290	\$12,464	\$6,194	ER Provided
Multi Life Rates	2.528			ER Provided, Gross Up

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"No one expects to be on the side of the statistics where THEY'RE the ones becoming sick or hurt. I understand that feeling of invincibility. It's a way to cope. But, they should talk to me. These benefits have made a tremendous difference for me and my family. I don't have to worry about putting food on the table or which bill to pay."

Tim and Anna celebrating their 11th wedding anniversary March 2013!
