



## Product Portfolio





### Individual Disability Insurance

The road to financial security is long and full of challenges, opportunities, and surprises. But what would happen if your client became too sick or too hurt to work? Would they have enough income to maintain their lifestyle and keep their dreams intact for the future? Group coverage may not be enough. Let us show you how Individual Disability Insurance can help your clients protect their goals and dreams.



### Individual Short Term Disability Insurance

For those individuals who are either self-employed or are not offered STD coverage through their employer, we offer Individual Short Term DI. With accident elimination periods as short as 0 days, Individual STD provides your clients with the income replacement they need right away.



### Disability Retirement Security

Have you ever thought about the true consequences to your client becoming disabled? Not only will they have a loss of income today, it could be catastrophic to their retirement plans. When disabled, an employee can no longer make contributions to a 401(k), take advantage of employer matching, and may not have the additional cash to continue personal retirement contributions. Retirement Security invests disability benefits on your client's behalf to help offset these lost contributions.



### High Limit Disability Coverage

Even with today's higher limits on traditional DI coverage, many professionals are woefully underinsured should they become disabled. We have specialty carriers that have the ability to insure 65% of your client's income with virtually no limit. Most of us have lifestyles that equal our means. Make sure your client's lifestyle is protected should they be unable to work.



### Senior Ages

More and more Americans are working past the age of 65. Whether this is by choice or not, they need to have income protection should they become disabled. Even if traditional carriers will not write your client, we have a solution for you. Let us help you make sure your client is covered for their entire working life.



### Impaired Risk

Do you think that your client is uninsurable? You better ask us first. We have options to cover almost every situation. Whether your client needs temporary coverage until they qualify for a traditional policy, or a policy to cover them on a more permanent basis, we can help.



## Personal Disability Series



### International Coverage

We live in a global economy. Just as many clients work around the world as do around the corner. Protect them wherever their business takes them. From Europe to Africa, East Asia to the Middle East, we can help.



### Difficult Occupations

If you have an actor, a singer, a musician, a composer, a dancer, a flight attendant, a martial arts instructor, a merchant marine, a police officer, a stunt man, a writer, and offshore oil well worker, a miner, a fisherman, a pilot, an air traffic controller...anything that you can think of, we can help.



### Risky Avocations

What your client does in their off time can have a significant impact on qualifying for disability coverage. People who live life to the fullest when away from the office need all of the protection they can get. Whether it is motor cycle racing or acrobatic flying, we can help.

## Business Disability Series



### Business Overhead Expense

When your client is unable to work due to a disability, their personal life will not be the only victim. Personal DI plans will keep your clients and their families living comfortably, but what will happen to their companies? Companies need cash flow to pay the rent, keep the lights on, fulfill payroll and take care of other necessities. If a disability keeps your client from working, their company could be forced to liquidate or close. Overhead Expense coverage helps cover these expenses to allow the owner to either recover from their disability or give them time to sell the business in an orderly manner.



### Disability Buy Sell

Businesses with more than one owner often draw up a buyout plan should one of the owners pass away. In the event of an unexpected death, the buyout plan ensures the stability of the company. Unfortunately, while most people plan for an unexpected death, many overlook the possibility of an injury or sickness permanently disabling one of the owners, even though a disability is much more likely to happen. Disability Buy Sell Insurance is invaluable in this situation.



### Business Loan Protection

Often times, when a bank lends money to a business, they will require the borrowers to provide disability insurance covering the payments. This ensures the bank that, should the borrower become sick or hurt, the payments will still be made. Most banks just ask for an assignment of personal DI coverage. While it may be advantageous for the bank, this could leave the insured's family financially vulnerable. The preferred solution would be to purchase business loan protection that would pay the monthly loan payments on behalf of the insured.



### Executive Benefit Program

Often times, the key employees in a company are actually discriminated against when it comes to disability income protection. Due to the fact that group LTD is capped at a monthly maximum and may only cover base salary, these high income earners receive a smaller percentage of their income should they become disabled. An Executive Benefit Program allows employers to purchase IDI for these employees that brings their replacement percentage in line with the rest of the company.



### Disability Buy-Up

When asked, most prospects say they already have disability insurance through their employer. What they don't always know is that group LTD insurance is generally taxable to them at claim time and contains caps on how much monthly benefit they can receive. By talking to your employer clients about disability buy-up, they can give their employees the opportunity to purchase supplemental coverage to offset the taxability and monthly caps that come with group LTD.



### Voluntary STD

Small employers are usually at a disadvantage when it comes to their benefits package. They may have neither the number of employees nor the additional funds necessary to provide an STD plan. Have your employers look at our Voluntary STD program. It is Guarantee Issue, requires no employer participation, and only two employee lives are needed to meet participation.



### Key Person

The majority of companies have key people who are essential to the success of the business. Whether these people are valuable because of their expertise, power, innovation, or information, losing them even temporarily could be detrimental to a company. Key Person Disability Insurance provides crucial benefits to help protect the company financially in the event that key employee can no longer work due to a disability.



## Business Disability Series



### Contract Guarantee

Signing a contract obligates both parties to stand by their initial agreement. Unfortunately, unforeseen circumstances can inhibit people and companies from carrying out the terms of the contract. One party's inability to fulfill the terms of the contract could mean the other party takes a huge financial loss. Whether it's employment contract, performance agreements, or consulting contracts, we can protect those contracts in the event a disability occurs.



### Severance Agreement

An interesting problem develops when the termination of an employee involves a severance package and part of that package is the requirement to continue benefits such as LTD insurance. This will send HR departments scrambling when they realize that their group LTD plan will not cover a terminated employee and individual DI contracts will not cover someone who is unemployed. Severance Agreement Disability Insurance will help a company fulfill their benefit obligations.

## Long Term Care Series



### Individual LTC Insurance

A comfortable and secure future is a goal that everyone has in common. But realizing those goals requires proactive planning, including taking into account how the need for long-term care may impact your client's financial security, quality of life, and their family's well-being. By offering your clients Long-Term Care Insurance, you can feel confident you've taken the right steps to secure their future.



### Life & Annuity Based LTC Insurance

For those clients who are either skeptical of traditional LTC insurance or are choosing to self-insure the costs associated with long-term care, a life or annuity based solution may be right for them. With both lump sum and annual premium payment options, these asset based solutions can give your clients the protection they need without losing the investment potential of their money.



### Group / Multi-Life LTC Insurance

More and more employers are recognizing the need for protection against the high costs associated with providing long-term care. Since no other employee benefit is designed to cover these costs, companies are beginning to offer LTC insurance to their employees. Whether your employer client is looking for a voluntary offering or an executive carve out program to retain top talent, OneSource has the program to fit their needs.



### USAway Major Medical

More and more foreign countries are requiring that all USA citizens/residents carry a health insurance policy while they are travelling outside of the US. Most domestic insurance policies do not cover the minimum requirements mandated by the host country. The USAway International Major Medical Plan was created to fulfill the requirements of foreign countries. Policies may include coverage for hazardous avocations as well as war and terrorism.



### International Major Medical

USA based health insurance companies require a 6 to 12 month waiting period for new US residents before they will offer coverage. The International Major Medical Plan is a great fit for these individuals during the waiting period. This plan can be utilized by foreign nationals as well as US citizens. This coverage can be used for foreign nationals visiting the United States, foreign nationals working in the United States, foreign nationals working for a US company overseas, and for US citizens returning to the United States.



### Medical Bridge

The USA Medicare health insurance plan has three situations where a waiting period for coverage may apply. New US residents who must be legal residents for 5 years before being eligible to purchase Medicare. A US citizen who elects to stay on a group plan and does not enroll in Medicare when eligible. US citizens who are only eligible for Medicare Part A or B and have a waiting period before they are eligible for the other part of Medicare coverage. The Medical Bridge Plan fills these waiting period gaps.

## Other Products

OneSource prides itself on having the right product to fit the need, every time. If you don't see the solution you are looking for, give us a call. Chances are we have it, can find it, or even create it.

# We Can Help!