

Future Purchase Option for Group Disability Insurance

Positioning Statement Samples

Use any of these write-ups below to help position the Future Purchase Option.

1. *Personalized insurance feature offering affordable protection today with increased benefits for future use.*

Let your coverage grow with you. Future Purchase Option allows you to adjust your Group Disability Insurance how you decide – all with no additional medical exam or questions. Simply set your desired maximum coverage when you apply and then how much coverage you want to take effect now. You pay for the protection you choose, with the power to increase up to your set maximum amount.

2. *Adjustable income protection with you in control.*

You can't control if you suffer a disabling accident or illness that leaves you unable to work but you can manage how you protect your paycheck against disability. Future Purchase Option allows you to increase your group disability coverage as your income and needs grow over time without the need for additional medical exams or health questions.

3. *Control your costs today while securing your future protection.*

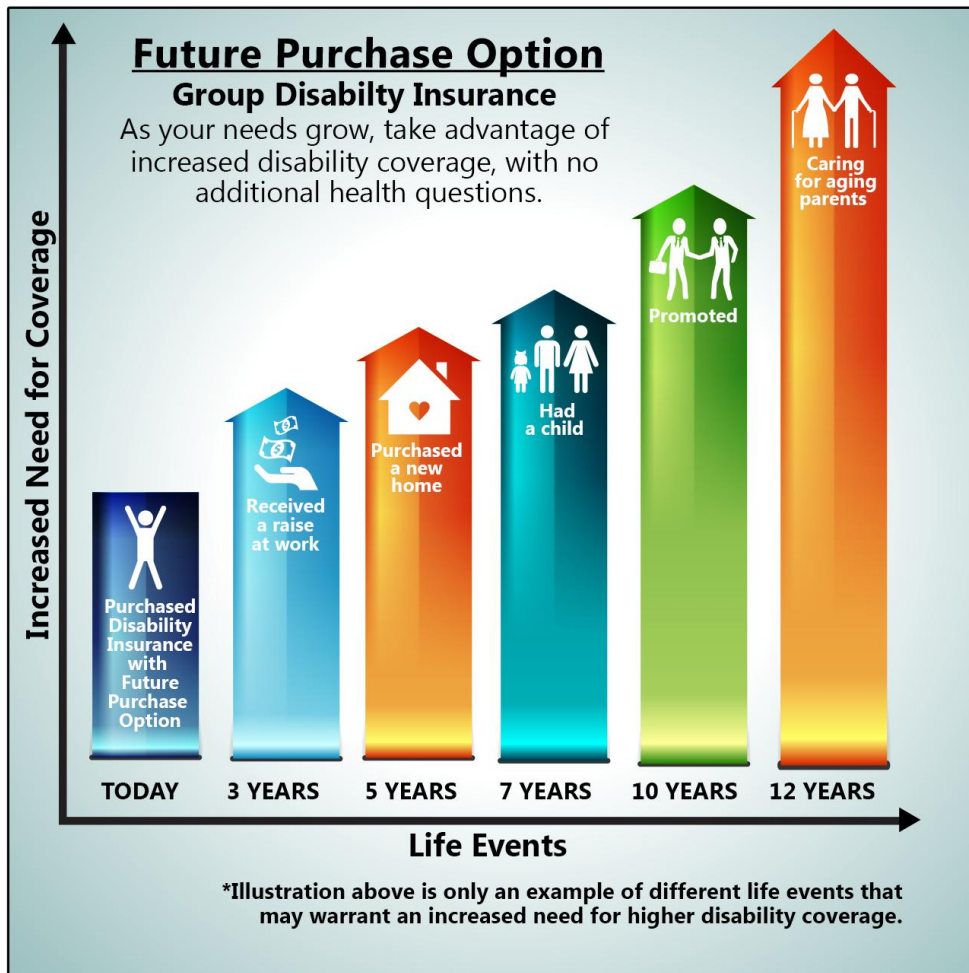
Future Purchase Option for Group Disability Insurance allows you to set aside an additional monthly benefit amount for future use. What's best yet is that you do not have to go through a medical exam or answer a set of health questions again when you are ready to increase your coverage. Protect your future paycheck from accident and sickness with this feature that accommodates your changing lifestyle needs.

Future Purchase Option Graphics

Use any of these graphics to help illustrate the Future Purchase Option.

Graphic 1

Regardless of the stage of life you are in, Future Purchase Option can evolve with you as life brings different demands.



Graphic 2

Take a look at Jane's story to get a better sense how Future Purchase Option works.

Future Purchase Option Group Disability Insurance

Jane



10 Years Ago
Buys disability insurance with additional \$1,300 monthly benefit using Future Purchase Option

TODAY
Jane finds that she needs to increase her coverage

3 Weeks Later
Jane is able to increase her disability coverage with only a few steps 

4 Years Ago
Buys her first home and is diagnosed with Stage 2 Diabetes

2 Weeks Later
Contacts Group Plan Administrator to increase her coverage

Jane's advantage is that she was able to increase her coverage without additional medical exams or health questions. Without Future Purchase Option, she may have not been able to increase her coverage today due to her health.

Future Purchase Option FAQ

Use this FAQ to provide details on how the Future Purchase Option works.

FAQ

1. Why should I consider adding Future Purchase Option to my group disability plan?

Future Purchase Option can provide peace of mind that you can increase your coverage in the future as your needs grow. Most likely as your income increases over time and you have more to protect such as a mortgage, car(s), children's tuition expenses and more you will want to be able to increase your coverage without any additional health questions.

2. Am I eligible to apply for the Future Purchase Option?

You are eligible to apply for Future Purchase Option if you are between the ages of **XX – XX**.

3. How much additional insurance can I purchase with Future Purchase Option?

You can apply for up to 60% of your annual income, or **\$X,XXX** (the plan maximum), whichever is less. You set how much coverage to begin with, and how much to increase.

4. Is there an additional cost to purchase Future Purchase Option?

There is a small fee for the added benefit of securing your future coverage increase without further medical exam or questions.

5. Can I increase my disability insurance without Future Purchase Option?

You do not need Future Purchase Option to add to your Group Disability Insurance. However, you will need to complete a new application and submit updated medical information, which may include questions about your health, prescriptions, driving records, and medical exam.

For additional details including features, costs, eligibility, renewability, limitations, exclusions and how the Future Purchase Option for Group Disability Insurance works contact:

[TPA Name]

[Website]

[Phone Number]

[CA Insurance License #]

Underwritten by New York Life Insurance Company NY, NY 10010 on policy form GMR.