



GUARANTEED STANDARD ISSUE HIGH LIMIT DISABILITY INSURANCE

At IDU, we create custom GSI offerings, tailored specifically to the fiscal needs of your client groups, ensuring maximum financial protection. With the ability to offer flexible benefit options at issue limits far above standard insurance carriers, IDU's Advanced GSI Team provides superior multi-life product solutions for your highly compensated clients.

GSI KEY FEATURES

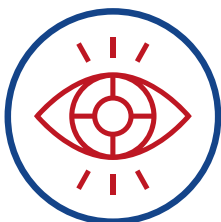
- Minimum of **3 lives**
 - **1-2 lives individual consideration**
- Monthly Benefits up to \$250,000
- Lump Sum Benefits up to \$10,000,000
- Policy Terms: 5 years & **10 years**
- Voluntary or Mandatory participation plans
- Own Occupation Definition
- Monthly Benefit Periods: up to 120 months
- Covering all forms of compensation: salaries, bonuses, K-1 income & **restricted stock awards** up to 75%
- Standard age caps: 65, 67, & 70

PRODUCT USAGES

- Personal Income Protection
- Key Person
- Buy Sell
- Business Overhead Expenses
- Accidental Death & Dismemberment
- Executive Retirement Funding



IDU'S VISION PLATFORM



The IDU Vision Platform is a cloud based, insurance portal for producers, agents, and enrollees. The system engine and data infrastructure offers SOC compliance, maintaining the highest security, processing integrity, and confidentiality.

- Agents and Producers can establish, enroll, and monitor their cases and commissions in a single highly accessible online system.
- Enrollees can login, elect their benefits and premiums, in a secure environment through a process that only takes minutes to complete.