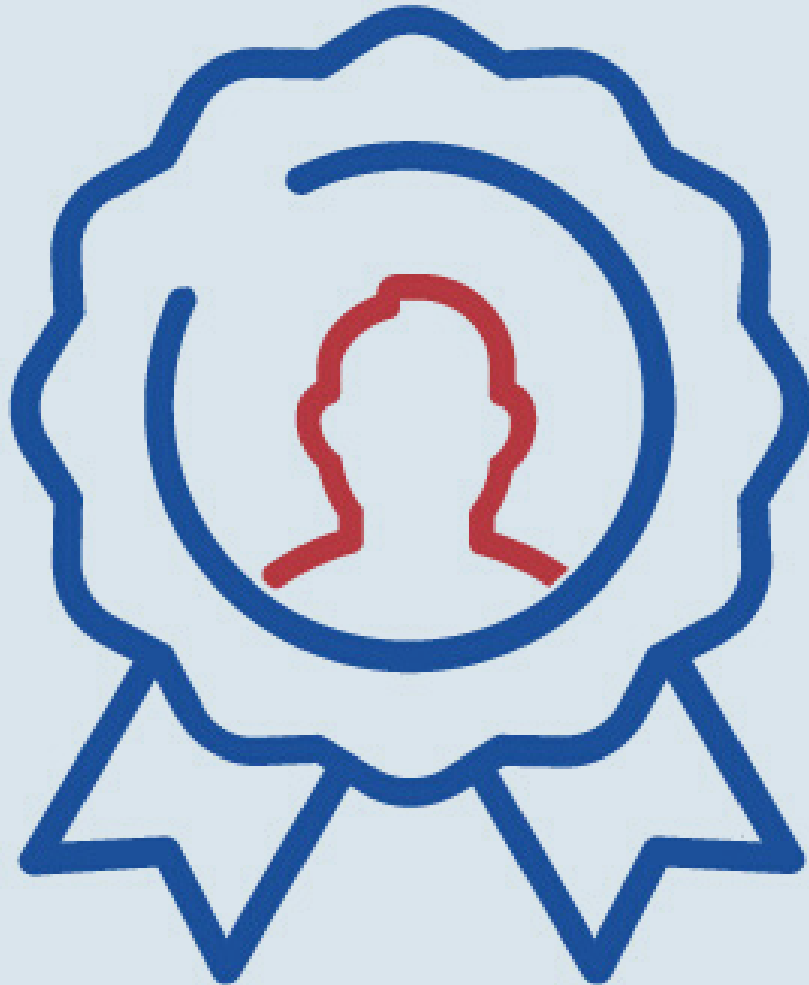


International Disability UNDERWRITERS



SUPPLEMENTAL EXECUTIVE RETIREMENT PROGRAM (SERP)

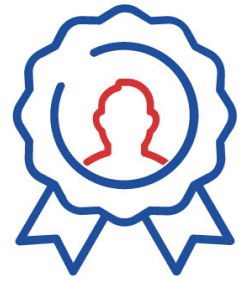


International Disability
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SUPPLEMENTAL EXECUTIVE RETIREMENT PROGRAM (SERP)

SERP is a form of deferred-compensation plan corporations often use as a way to reward and retain key executives. When these individuals do experience a total disability, the company could potentially be at a loss of both the key performer and the obligation owed. This outstanding financial obligation can either be reimbursed or supplemented with IDU's SERP Product.

Plan designs are tailored to fit the organization's needs and group profile. With the ability to offer flexible benefit options at limits far above standard insurance carriers. IDU's SERP Product is an excellent and creative solution for attracting and retaining MVPs of any organization.

KEY FEATURES

- Policy Terms up to 5 Years
- Aggregate benefits exceeding \$50M
- Third Party Needs
- Corporate Paid Participation Plans
- Ability to waive individual applications
- Creative Benefit Structures:
 - Monthly
 - Lump Sum
 - Combo: Monthly + Lump Sum
- Own Occupation Definition of Disability
- Elimination Periods: 90, 180 & 365 days
- Monthly Benefit Periods: 12, 24, 36, 48, 60 & 120 months
- Covered forms of compensation:
 - Salary
 - Bonus/Commissions
- Flexible premium payment options
- Applications pre-filled based on census data
- Minimum of 1 Life
- Age caps driven by corporate agreement
- Waiver of Premium

REQUIREMENTS:

- Group Census Data
- Streamlined Application
- Copy of Disability Retirement Funding Plan
- Cause Only Underwriting
- Insured working on full time basis

**Personalized service with
the products you need and
underwriting expertise you
want.**

**All plan designs availability dependent on group size and profile*

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