



Principal UPGRADES Docs! Met revises I&P, Union Central UPGRADES Sales Reps, DDS, and Surgeons!!!

Over the summer, three of our major carriers have been busy finding new ways to improve their DI offerings that should have a strong impact on our largest market place, the Medical Professionals. If you have not done so already, now is the time to start spreading the news, across the board, the industry is coming back to offering Doctors and Dentists more liberal disability benefits, lower premiums, and higher issue and participation limits.

Principal has upgraded all Class 3A-M Doctors (All Surgeons, ER, OB/GYN's and more) and all Dentists and Dental Specialties to a 4A-M and all those previously at 4A-M are now brought up to Class 5A-M. This represents a substantial savings (especially for former 3A-M) and is available in all states except CA and as of September 7th 2006. As far as the enhanced 750 series product (with the Transition Your Occupation Rider), several additional have been approved. See pages 2-4 for a full listing of occ class changes and state approvals for Principal.

MetLife has revised their Issue and Participation limits to allow you to get to closer to their max of 20k per month (Non Medical) at lower incomes than before. The changes begin at 70k of income. Also, the Social Insurance offsets amounts have been increased to \$1,200 on employee pay and \$1,400 on the employer paid limits. Please note: for incomes 60k or less, the social insurance offset is required to get the maximum available, at all occ classes. See the full chart on pages 5-8.

Union Central also has bumped Dentists and Surgeons from a 3A to a 3AP and Sales Reps (Including Insurance Agents!) that make over 75k make the jump from 4A to 5A. However, effective October 18th, CRNA's will be downgraded to a Class 3AP from their current Class 4A. See 9-11 for all of Union Central's recent changes.

As promised, it was an interesting summer and now that it is back to school and work, we can sell more DI than ever before! The carriers are certainly trying to assist us in doing so with these changes.

www.drgdi.com

Watch for a whole new drgdi.com coming soon!



Occupation	Current Occupation Class	New Occupation Class ¹
Dentist		
Endodontist	3A-M	4A-M
General Dentist	3A-M	4A-M
Oral Surgeon	3A-M	4A-M
Orthodontist	3A-M	4A-M
Periodontist	3A-M	4A-M
Otologist	3A-M	4A-M
Physician		
Anesthesiologist	3A-M	4A-M
Dermatologist	4A-M	5A-M
Emergency Room	3A-M	4A-M
Obstetrician/Gynecologist	3A-M	4A-M
Ophthalmologist	3A-M	4A-M
Otolaryngologist	3A-M	4A-M
Pathologist	4A-M	5A-M
Radiologist	4A-M	5A-M
Surgeon	3A-M	4A-M
Urologist	3A-M	4A-M
Other	4A-M	5A-M
Podiatrist	2A	3A-M
Psychiatrist	4A-M	5A-M
Psychologist - PhD degree	4A	5A-M
Psychologist - Other graduate degree	3A	4A-M

¹Not available in California and currently not approved in New York.

Select Professionals

These occupation class changes also apply to our Select Professional guidelines for doctors/dentists currently in their first two years in private practice. First through last year resident/interns and third or fourth year medical students will now be considered a 4A-M if they have not declared their medical specialty.

Applications Pending Underwriting, Policies Pending Delivery & Inforce

- **Pending Applications** – Applications currently in underwriting will automatically receive the occupation class upgrade.
- **Policies Pending Delivery** – Request the change when sending in the outstanding delivery requirements.
- **Policies Inforce** – Complete the following questions on an adjustment application.
 - Part A
 - § Personal information
 - § Check the **Non Underwritten (answer questions 3-4)** box
 - § State their Medical Specialty or Advanced Degree for Psychologists
 - Part C
 - § Complete signature page and date.

Individual Disability Insurance
State Approvals for Rates & Riders Introduced May 2006
As of September 15, 2006

	2006 New Rates	Transitional Occupation Rider (HH771)	Future Benefit Increase Rider (HH769)	Benefit Update Rider (HH767)	Conditionally Renewable Policy Rider (HH768)	Presumptive Disability Benefit Rider (HH770)	Available to Illustrate in the DI Illustration System
Alabama	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Alaska	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Arizona	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Arkansas	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
California	Not being filed at this time.						
Colorado							
Connecticut	Approved	Approved	Approved	Approved	Not Approved	Approved	With September 15, 2006 Get Rates
Delaware	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
District of Columbia	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Florida	Approved	Approved	Approved	Approved	Approved	Approved	With June 15, 2006 Get Rates
Georgia	Approved	Approved	Approved	Approved	Approved	Approved	With July 1, 2006 Get Rates
Hawaii	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Idaho	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Illinois							
Indiana	Approved	Approved	Approved	Approved	Approved	Approved	With July 15, 2006 Get Rates
Iowa	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Kansas	Approved	Approved	Approved	Approved	Approved	Approved	With July 1, 2006 Get Rates
Kentucky	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Louisiana	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Maine	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Maryland	Approved	Approved	Approved	Approved	Approved	Approved	With June 15, 2006 Get Rates
Massachusetts							
Michigan	Approved	Approved	Approved	Approved	Approved	Approved	With June 15, 2006 Get Rates
Minnesota	Approved	Approved	Approved	Approved	Approved	Approved	With July 1, 2006 Get Rates
Mississippi	Approved	Approved	Approved	Approved	Approved	Approved	With July 1, 2006 Get Rates
Missouri	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Montana	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Nebraska	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Nevada	Approved	Approved	Approved	Approved	Approved	Approved	With May 22, 2006 Get Rates
New Hampshire	Approved	Approved	Approved	Approved	Not Approved	Approved	With August 21, 2006 Get Rates
New Jersey							
New Mexico	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
New York	Not being filed at this time.						
North Carolina	Approved	Approved	Approved	Approved	Approved	Approved	With July 1, 2006 Get Rates
North Dakota	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Ohio	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Oklahoma	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Oregon	Approved	Approved	Approved	Approved	Approved	Approved	With June 15, 2006 Get Rates

**Individual Disability Insurance
State Approvals for Rates & Riders Introduced May 2006
As of September 15, 2006**

	2006 New Rates	Transitional Occupation Rider (HH771)	Future Benefit Increase Rider (HH769)	Benefit Update Rider (HH767)	Conditionally Renewable Policy Rider (HH768)	Presumptive Disability Benefit Rider (HH770)	Available to Illustrate in the DI Illustration System
Pennsylvania	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Rhode Island	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
South Carolina	Approved	Approved	Approved	Approved	Approved	Approved	With June 1, 2006 Get Rates
South Dakota	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Tennessee	Approved	Approved	Approved	Approved	Approved	Approved	With June 15, 2006 Get Rates
Texas	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Utah	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Vermont	Approved	Approved	Approved	Approved	Approved	Approved	With September 15, 2006 Get Rates
Virginia							
Washington	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
West Virginia	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Wisconsin	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release
Wyoming	Approved	Approved	Approved	Approved	Approved	Approved	With May 2006 Release

MetLife Old Limits			
Occ Class	Issue limit	Participation w/IDI	Participation w/LTD
4A to 6A	\$15,000	\$15,000	\$25,000
3A	\$12,000	\$12,000	\$20,000
2A	\$7,000	\$7,000	\$15,000
A/B	\$4,000	\$4,000	\$4,000
5S	\$15,000	\$15,000	\$20,000
5I/4M	\$10,000	\$15,000	\$15,000

New Limits			
Occ Class	Issue limit	Participation w/IDI	Participation w/LTD
4A to 6A	\$20,000	\$20,000	\$30,000
3A	No Change	No Change	No Change
2A	No Change	No Change	No Change
A/B	No Change	No Change	No Change
5S	No Change	No Change	No Change
5I/4M	No Change	No Change	No Change

Issue Limits by Rider	
With the Lifetime Rider	With Your Occ or Trans Your Occ
\$10,000	\$16,000

Issue and Participation Limits Chart

Annual Earned Income	Employee Pay			Employer Pay		
	Non-Taxable DI Benefits			Taxable DI Benefits		
	Total Indemnity	Basic Indemnity	SIO/SIS	Total Indemnity	Basic Indemnity	SIO/SIS
18000	1000	300	700	1300	500	800
20000	1100	400	700	1400	600	800
24000	1300	550	750	1700	800	900
30000	1650	850	800	2150	1200	950
36000	1950	1100	850	2550	1450	1100
40000	2150	1250	900	2850	1750	1100
48000	2600	1550	1050	3400	2200	1200
50000	2700	1650	1050	3550	2300	1250
52000	2800	1700	1100	3700	2450	1250
60000	3250	2050	1200	4250	2850	1400
70000	3800	2600	1200	4950	3550	1400
80000	4350	3150	1200	5650	4250	1400
90000	4900	3700	1200	6000	4600	1400
100000	5000	3800	1200	6000	4600	1400
110000	5050	3850	1200	6400	5000	1400
120000	5500	4300	1200	7000	5600	1400
130000	5950	4750	1200	7600	6200	1400
140000	6400	5200	1200	8150	6750	1400
150000	6900	5700	1200	8750	7350	1400
160000	7350	6150	1200	9350	7950	1400
170000	7800	6600	1200	9900	8500	1400
180000	8250	7050	1200	10500	9100	1400
190000	8700	7500	1200	11100	9700	1400
200000	9150	7950	1200	11650	10250	1400
210000	9650	8450	1200	12250	10850	1400
220000	10100	8900	1200	12850	11450	1400
230000	10550	9350	1200	13400	12000	1400
240000	11000	9800	1200	14000	12600	1400
250000	11450	10250	1200	14600	13200	1400
260000	11900	10700	1200	15000	13600	1400

* All applicants in occupational classes 3A to 6A who earn \$60,000 or more may choose the Total Indemnity issue limit as all base coverage.

Issue and Participation Limits Chart

Annual Earned Income	Employee Pay			Employer Pay		
	Total Indemnity	Basic Indemnity	SIO/SIS	Total Indemnity	Basic Indemnity	SIO/SIS
270000	12000	10800	1200	15000	13600	1400
280000	12000	10800	1200	15000	13600	1400
290000	12000	10800	1200	15000	13600	1400
300000	12500	11300	1200	15000	13600	1400
310000	12900	11700	1200	15500	14100	1400
320000	13350	12150	1200	16000	14600	1400
330000	13750	12550	1200	16500	15100	1400
340000	14150	12950	1200	17000	15600	1400
350000	14600	13400	1200	17500	16100	1400
360000	15000	13800	1200	18000	16600	1400
370000	15400	14200	1200	18500	17100	1400
380000	15850	14650	1200	19000	17600	1400
390000	16000	14800	1200	19500	18100	1400
400000	16000	14800	1200	20000	18600	1400
410000	16000	14800	1200	20000	18600	1400
420000	16000	14800	1200	20000	18600	1400
430000	16000	14800	1200	20000	18600	1400
440000	16000	14800	1200	20000	18600	1400
450000	16000	14800	1200	20000	18600	1400
460000	16000	14800	1200	20000	18600	1400
470000	16000	14800	1200	20000	18600	1400
480000	16000	14800	1200	20000	18600	1400
490000	16000	14800	1200	20000	18600	1400
500000	16650	15450	1200	20000	18600	1400
520000	17350	16150	1200	20000	18600	1400
540000	18000	16800	1200	20000	18600	1400
560000	18650	17450	1200	20000	18600	1400
580000	19350	18150	1200	20000	18600	1400
600000	20000	18800	1200	20000	18600	1400

* All applicants in occupational classes 3A to 6A who earn \$60,000 or more may choose the Total Indemnity issue limit as all base coverage.

**Maximum Coverage with Group LTD
Limits Chart**

Annual Earned Income	Employee Pay DI	Employer Pay DI
18000	1150	1300
20000	1250	1400
24000	1500	1700
30000	1900	2150
36000	2250	2550
40000	2500	2850
48000	3000	3400
50000	3150	3550
52000	3250	3700
60000	3750	4250
70000	4400	4950
80000	5000	5650
90000	5000	6000
100000	5000	6000
110000	5950	6900
120000	6500	7500
130000	7050	8150
140000	7600	8750
150000	8150	9400
160000	8650	10000
170000	9200	10650
180000	9750	11250
190000	10300	11900
200000	10850	12500
210000	11400	13150
220000	11900	13750
230000	12450	14400
240000	13000	15000
250000	13550	15650
260000	14100	16250

**Maximum Coverage with Group LTD
Limits Chart**

Annual Earned Income	Employee Pay DI	Employer Pay DI
270000	14650	16900
280000	15150	17500
290000	15700	18150
300000	16250	18750
310000	16800	19400
320000	17350	20000
330000	17900	20650
340000	18400	21250
350000	18950	21900
360000	19500	22500
370000	20050	23150
380000	20600	23750
390000	21150	24400
400000	21650	25000
410000	22200	25650
420000	22750	26250
430000	23300	26900
440000	23850	27500
450000	24400	28150
460000	24900	28750
470000	25450	29400
480000	26000	30000
490000	26550	30000
500000	27100	30000
520000	28150	30000
540000	29250	30000
560000	30000	30000
580000	30000	30000
600000	30000	30000



DATE: July 21, 2006

BLUE MEMO#: DI-06-06

TO: Field Associates and Home Office Distribution

DISCARD AFTER: Keep Indefinitely

RE: Disability Income Product Enhancements - Wave 2

PRODUCT AREA(s): DI

Summary: Several changes have been made to the DInamic 2000 Portfolio. These changes are effective July 21, 2006 and are available in all states.

Future Increase Option Rider (formerly Guaranteed Physical Insurability Rider)

During the first three years after issue, on any given policy anniversary, Union Central will waive the limitation where no more than one-half of the base benefit can be applied for. Insureds can now exercise the entire benefit under this rider so long as they meet the eligibility requirements outlined below. In order to be eligible for the increase in coverage under these revised guidelines the insured:

1. Must have a demonstrable increase in income or have lost their Group Long-Term Disability (LTD) coverage due to a job change; and
2. Cannot be disabled.

Occupational Class Changes

Several occupational classes have been upgraded.

1. Dentists and Surgeons have been upgraded from 3A to 3AP.
2. Consultants - from 5A to 5AP with \$100,000 annual income for three years and five years experience.
3. Financial Analysts - from 4A to 5A with \$75,000 annual income for two years and five years experience.
4. Insurance Agents - from 4A to 5A with \$75,000 First Year Commissions for two years and five years experience.
5. Manufacturers Reps - from 4A to 5A with \$100,000 annual income for three years and five years experience.
6. Sales Reps - from 4A to 5A with \$75,000 annual income for two years and five years experience.

Maximum Issue and Participation Limits for Medical Personnel

Maximum Issue Limits for 4A medical personnel and Maximum Participation Limits for 3AP/3A medical personnel have been increased.

1. Maximum Issue Limit for 4A medical personnel has increased from \$10,000 to \$15,000. Maximum Individual Participation Limit remains at \$15,000 (\$20,000 with Group LTD).
2. Maximum Individual Participation Limit for 3AP/3A has increased to \$15,000 (\$20,000 with Group LTD).
3. All age stratifications for the Issue and Participation Limits for all medical personnel have been removed so that regardless of age, the limits are consistent.
4. The restrictions on the definitions of disability for medical personnel remain unchanged.

(Continued on back.)

Florida Changes

Additional definitions of disability are available for medical personnel in Florida. Issue and Participation Limits in Florida are consistent with all other states (other than CA where overall limits remain at \$10,000). Underwriting Requirements are also consistent with most other states.

1. 4A Medical Personnel have two additional definitions of disability:
 - a. To Age 65 Own Occupation and Not Engaged, and
 - b. 60-Month Own Occupation and any reasonable occupation thereafter.
2. 3A/3AP Medical Personnel have two additional definition of disability:
 - a. To Age 65 Own Occupation and Not Engaged (subject to age), and
 - b. 60-Month Own Occupation and any reasonable occupation thereafter.

Public Employees

Benefits have been defined for all public employees.

1. Public employees include teachers and municipal, state and federal employees.
2. Issue up to \$1500 base benefit plus \$2000 SISR, subject to our Issue and Participation Limits. The full amount of SISR must be used.

Transition Rules

The following transition rules apply:

1. For applications currently in underwriting the policy will be issued with the enhancements upon receipt of the field associate's written request and a new illustration reflecting those changes.
2. For policies issued after June 1, 2006, we will reissue upon receipt of the field associate's written request and a new illustration reflecting those changes. The request must be received in the Home Office within 90 days of the original issue date.
3. Underwriting requirements may change when requesting higher amounts. Each request will be reviewed on a case-by-case basis and additional financial or medical documentation may be required.
4. Any client with a policy issued in the last three years or going forward qualifies for the enhancement to the FIO/GPIR option.

Contact the Product Marketing Team at 800-319-6903 or the DI Product Management Department at 800-825-1551 with any questions.



DATE: August 22, 2006

BLUE MEMO#: DI-06-08

TO: Field Associates and Home Office Distribution

DISCARD AFTER: Keep Indefinitely

RE: Occupational Class change for Certified Registered Nurse Anesthetists (CRNAs)

PRODUCT AREA(s): DI

Summary: The occupational classification for Certified Registered Nurse Anesthetists is changing from 4A to 3AP.

As a result of a recent occupational review, effective October 18, 2006, the occupational class for Certified Registered Nurse Anesthetists will change from 4A to 3AP.

The following transition rule applies:

Applications signed and dated prior to October 18, 2006 and received in the Home Office prior to November 1, 2006 will be processed using the old occupational class.

For questions about this change, please contact Jim Yahne at extension 52789 or the Product Marketing Team at (800) 319-6903.