

# Selling GSI Individual Disability Insurance



**Any business can be a good fit**

## 1. Find a Good Prospect

Almost any business can be a good fit for GSI IDI plans and The Standard can make offers on as few as seven lives. However, the best fit tends to be with businesses that have existing group long term disability plans in place. Businesses that have many high-salary earners and/or executive tiers, as well as LTD plans that do not cover incentive income make good prospects.

## 2. Submit a Census

If you have a good prospect, the next step is to obtain a census and send it to The Standard. Census information should include date of birth, salary, gender and job title. In addition, The Standard’s team will need information on any underlying group LTD or other coverage in force. Because offers are made without medical underwriting, this is key information.

## 3. Obtain an Offer

Once you have provided all the needed information, The Standard will make an offer. GSI IDI offers are based on the number of employees, average salary, benefit amount, age and gender. While GSI IDI is flexible and offers will vary depending on plan details, below are typical monthly benefit amounts.



### Mandatory<sup>1</sup> Employer-Paid

Lives	Typical Monthly Benefit
7-9	Up to \$4,000
10-19	Up to \$8,000
20-39	Up to \$12,000
40-74	Up to \$15,000
75-100	Case-by-case

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Not for use with consumers.

**Standard Insurance Company  
The Standard Life Insurance  
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<sup>1</sup> Additional underwriting rules and restrictions may apply.

## 4. Sell the Offer

GSI IDI plans provide a valuable benefit. Policies:

- Have no or limited medical underwriting
- Cover incentive income, such as bonuses
- Are portable (Employees who leave their employer may take their policy and discounts with them)
- Are discounted

## 5. Enrollment

Once you sell a case, The Standard will provide pre-filled applications. The questions are simple, such as:

- How long have you been in your place of employment?
- Have you worked for 30 hours or more a week continuously for the past six months?
- Are you a non-smoker?

If there is a significant difference between the date of the original census and when the case is actually sold, you may be asked to submit an updated census.

## 6. Policy Issue

As applications are received at The Standard, the team will review each application for completeness. Once the team determines that all necessary information has been provided, policies are usually issued within five to seven days, and delivered with any additional requirements and an initial bill.

Once a plan is in force, The Standard will arrange a meeting with you and the organization to discuss ongoing administration of the plan.

## Resources

### Contacts



- Your General Agent
- Your regional director or sales consultant at The Standard
- [GSINewSales@standard.com](mailto:GSINewSales@standard.com)

### Reference



- [Essential Elements of Successful Guarantee Issue Cases](#)
- [Guaranteed Standard Issue 101 for Producers](#)
- [Platinum Advantage GSI Annotated Policy \(FL, MT, ND, SD, CA, NY, WY\)](#)
- [Platinum Advantage GSI Brochure for Employers \(CA, FL, MT, NY, ND, SD, WY\)](#)

You can find these and more resources under [Marketing Materials](#) at [standard.com](http://standard.com).