

Special Announcement for Companion Life Agents!

Announcing Voluntary Short Term Disability Enhancements from Companion Life!

Companion Life continues to lead the industry with two new enhancements to our Voluntary Short Term Disability (STD) product.

Effective immediately, Companion Life's Voluntary STD now includes a **Partial Disability** benefit and an **Entry Age Freeze** for all new groups! A Partial Disability benefit is included to support a recovering employee's return to full potential through part-time work. Entry Age Freeze means that the premium calculation for an employee will always be based on the employee's age at the time of initial enrollment!



benefits for employees that benefit employers

The original advantages to this plan remain in place:

- Only five (5) enrollees are required to participate
- A \$10,000 AD&D benefit is included for all enrollees
- Eight (8) plan design choices
- Personalized employee illustrations
- Pre-populated individual enrollment forms
- Easy to use Cost Matrix on our Web site
- Level 15% commission

Create Voluntary STD illustrations online for your group through the use of Companion Life's Cost Matrix. Simply go to www.CompanionLife.com and click on Agent Information and then select Voluntary Product Cost Matrix from the left hand navigation area. Or, download our interactive Voluntary Enrollment Illustration Software. Our software creates personalized illustrations conveniently.

Personalized enrollment illustrations are a valuable tool to show employees the cost per paycheck for their selected Voluntary STD benefits, and demonstrates the value of this product. Our cost matrix, employee brochures and enrollment software offer Spanish language options.

Contact your General Agent or your Companion Life Marketing Officer to discuss our comprehensive line of Voluntary products. Ask for our Voluntary Products Enrollment Guide. Our booklet offers tips on selling our Voluntary line.



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