

# CAPITAL INVESTMENT COMPANIES

## REGISTERED REPRESENTATIVE DISABILITY INCOME, OVERHEAD EXPENSE AND DI RETIREMENT SECURITY INSURANCE PROGRAM

Capital Investment Companies has recently worked with Disability Specialists, Inc. to offer Disability Income (DI), Overhead Expense (OE), and DI Retirement Security Insurance Programs to all of our registered representatives who meet the criteria outlined below. **These programs are for you to buy for yourself, not for sale to your clients.** Below is a brief summary of the program highlights.

- The DI, OE, and DI Retirement Security Insurance Programs offer **Individual, Guaranteed Renewable, Non-Cancelable Policies**, with the Your Occupation definition of disability up to age 65 and up to \$8,000 per month of Catastrophic Disability Benefit rider (CDB rider not available in CT). Insurance renewal income, 12b-1 fees, and wrap account fees that continue during a total disability will **not reduce or limit total disability** benefits.
- Premiums are discounted to a level where it is **less expensive** for you to buy the coverage through this program than it would be to buy a policy on yourself, **net of after tax commissions**. Plus, 20% of the first-year commission is payable to Capital Investment Companies as gross dealer concession and will be paid to you through the normal broker dealer commission grid, providing you are licensed as a life and health agent.
- Up to \$4,000 per month of DI coverage is **modified guaranteed issue (MGI)** for registered representatives under age 50. For registered representatives age 50 through 60, \$3,000 per month of coverage is MGI. **MGI** means you will be accepted, regardless of your health, as long as you **meet the MGI qualification requirements**.
- Up to \$5,000 per month of OE Insurance coverage, **in addition to** the DI coverage, is **MGI** for registered representatives **age 55** and under, as long as **the MGI qualification requirements are met**.
- Up to \$4,125 per month of DI Retirement Security coverage may also be available MGI. This program allows you to buy up to \$4,125 per month of benefit, **in addition to the maximum DI benefit for which you qualify**, to ensure retirement savings continue during periods of total disability.
- **The MGI qualification requirements are:** you must not have missed three consecutive days of work, been hospitalized or partially disabled in the **six months** prior to the date on your application, must not be currently collecting disability benefits, must not be homebound, and must meet the income requirements (you can enroll for **less** than the MGI maximum). There are **three medical questions** on the application that must be answered.

**Disability Specialists, Inc. (DSI)** is the program administrator and will manage the enrollment process. You will be contacted by one of DSI's advisors and given a very brief overview of the DI, OE, and DI Retirement Security Insurance Programs. **You have the option of enrolling in one or more of these programs.**

**If you want information on the programs now**, please visit [www.gotodsi.com/cic](http://www.gotodsi.com/cic) or call DSI's enrollment office at (888) 279-8348 (8:00am - 4:00pm Mountain Time). Identify yourself as a Capital Investment Companies registered representative and you will be provided with the program details.