



DISABILITY SPECIALISTS
INCORPORATED

Fortune Financial Services has recently facilitated the development of Disability Income (DI), Overhead Expense (OE), and DI Retirement Security Insurance Programs that will be offered to all our registered representatives, meeting the criteria outlined below. **These programs are for you to buy for yourself, not sell to your clients.** Below is a brief summary of the program highlights.

- The DI, OE, and DI Retirement Security Insurance Programs offered are **Individual, Guaranteed Renewable, Non-Cancelable** Policies, with the Your Occupation definition of disability to age 65. 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 and renewals are payable to your broker dealer as gross dealer concession, and may 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.

If you want information on the programs now, visit <http://www.gotodsi.com/ffs> or call DSI's enrollment office at (888) 279-8348 (8:00am – 4:00pm Mountain Time). Identify yourself as a Fortune Financial registered representative and you will be provided with the program details.

Disability Specialists, Inc.
20055 SW Pacific Hwy | Suite 203
Sherwood, OR 97140-9294

www.gotodsi.com

888.279.8348 (toll-free)
info@gotodsi.com
fax: 503.217.5282

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