

Munich RE



SECURE X SERIES

HIGH-LIMIT, 10-YEAR TERM, 10-YEAR BENEFIT

The MB Group is focused on what we can deliver to our brokers. We provide our brokers with specialized insurance solutions, delivering unique customizable benefit choices. Munich Re is a leading provider for over 140 years in the reinsurance and insurance-related risk solutions. Munich Re is delivering tailored Accident & Health surplus strategies with a winning approach of NOT IF, BUT HOW.

The Secure X Series product design, features a **10-Year Term and 10-Year Benefit Period** for both Impaired and High-Limit Excess Disability clients. Locking your clients in for a 10 year term guarantees their rate for a decade, and enables you to collect greater commissions for the extended policy term.

PRODUCT TYPES	KEY FEATURES	RATINGS
KEY PERSON	<ul style="list-style-type: none">• Maximum sum insured of \$20M any one person• Monthly Benefits up to \$250K• Maximum issue age of 65 with benefits and terms through the end of the 67th birthday• Elimination periods of 90 days to 2 years• Own Occupation Definition• Available Riders:<ul style="list-style-type: none">◦ COLA & Residual Riders◦ Auto Wage Increase 5% annually◦ Mental & Nervous option of 50% benefit for 2 year maximum	AA- STANDARD & POOR'S
GSI		AA FITCH RATINGS
BUY SELL		A+ A.M. BEST
PERSONAL INCOME PROTECTION		
LOAN INDEMNIFICATION		

***AVAILABLE STATES:** CALIFORNIA | CONNECTICUT | FLORIDA | TEXAS | PENNSYLVANIA

The MB Group is in the process of obtaining additional state approvals. Please contact us with any business opportunities in states not currently listed.

CREATIVE MULTI-LIFE SOLUTIONS

The MB Group's Multi-life GSI platform can be utilized for all Secure X product types, including business coverages. Our streamlined underwriting process is available for groups of 3 or more allowing you to offer this valuable plan to select groups quickly and with confidence.