



# MMSD Underwriting

NEW **Disability Income Insurance** underwriting updates.

## Fully Underwritten Multi-Life Discount Exclusivity Ends

As of January 1, 2026, the discount exclusivity for fully underwritten multi-life Group Identification Numbers (GINs) has ended. Medical and dental residents will be written under new, consolidated GINs with clear discount rates.



[REVIEW GUIDELINES](#)

## Unearned Income – More Flexibility

Unearned income is now disregarded by up to 50% of earned income which removes unnecessary complexity and opens the door for more affluent clients to qualify for stronger coverage without the friction of outdated limits.

[CALCULATE IMPACT](#)

## Section 179 Boost

50% of Section 179 depreciation expense is now added back to income (previously capped at \$25,000), with a higher ceiling (\$2,500 additional monthly benefit max).

[SEE HOW IT WORKS](#)

## Streamlined W-2 Requirements

We've streamlined financial requirements for W2 employees seeking larger monthly benefits — making it faster and easier to get coverage in place.

[CHECK CRITERIA](#)

## Realtor Upgrade

Experienced, high-earning residential and commercial realtors can now qualify for a higher occupation class, making us more competitive and better aligned with their success.

[VIEW CONSIDERATIONS](#)

## New Occupation Classes

Clients expect coverage that matches their expertise so that's why we've added new occupation classes for Certified Anesthesiology Assistants (CAA), Dental Anesthesiologists and Electrophysiologists.

[LEARN MORE](#)

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