



## GROUP BENEFITS DISABILITY SPECIALIST (GBDS) DESIGNATION

Too many Americans overlook the importance of protecting their most valuable asset – the ability to earn an income. As such, the role of insurance agents and advisors who focus on Disability benefits is vital to the financial security of their clients. To distinguish yourself in the Group Benefits Disability arena, consider the value of earning the GBDS Group Benefits Disability Specialist designation.

The  
**National  
Underwriter**  
Company

*WHAT DOES THAT MEAN  
TO HARTFORD SCHOOL OF  
INSURANCE STUDENTS?*

Hartford School of Insurance has been granted the authority by the National Underwriter Company to confer the GBDS designation to participants upon successful completion of the Group Benefits Disability Specialist Program.

*WHAT ARE THE BENEFITS OF  
THE GBDS DESIGNATION?*

- Increased client retention and renewals.
- Know when and when not to open a group disability case.
- Demonstrate to clients the critical importance of disability insurance for their employees and themselves.
- Recognize the tell-tale signs of possible disability fraud.
- Leverage the use of core buy-up plans.
- Explain the differences between government-provided and private disability coverage.
- Design group disability plans that meet the needs of employees, employers and the insurer.
- Steer clear of regulatory issues related to disability insurance.
- Ensure employees receive claims service that is fair, efficient and proactive.
- Recognize which carriers are most compatible with the business you want to write.
- Understand the tax consequences of different group disability funding mechanisms.

*HOW DO STUDENTS OBTAIN  
THE DESIGNATION THROUGH  
HARTFORD SCHOOL OF  
INSURANCE?*

The designation is awarded to students who complete the Program with a grade of 70% or better on the exam. Students who do not meet the requirements may pursue the designation directly through The National Underwriter Company.

**For questions, contact us at:**

Hartford School of Insurance | 690 Asylum Ave. Hartford, CT | [thehartford.com/hsi](http://thehartford.com/hsi) | (800) 772-0208