

Do It Yourself DI

The blueprint for spotting DI opportunities and needs.

CURRENT SITUATION

Your existing client base has sufficient protection against a catastrophe through various forms of insurance. For individual clients, peace of mind comes from coverages such as life, home-owners, personal liability, and automobile. Corporate clients fulfill fiduciary responsibilities to employees and clients with coverage for worker's compensation, health, directors and officers, fidelity and property.

COMMON PROBLEM

Disability insurance is often over-looked as an essential source of protection from life's uncertainties.

Individual Client Concerns:

In the event your client can no longer work due to a heart attack, cancer or car accident, how will he or she:

- support his or her family?
- pay the mortgage?
- pay for his or her children to go to college?
- pay to maintain other critical insurance policies in force?

Corporate Client Concerns:

In the event a key person becomes disabled from a skiing accident, stroke or diabetes, how will the firm:

- recover lost revenue?
- fund the buy-out agreement?
- pay business overhead expenses?
- afford to replace the key person?

SOLUTION

Pro Plus Disability Insurance can safeguard the financial obligations presented to both individuals and corporations no matter how much coverage is needed. Personal Income Protection will provide a stream of revenue in the event of a disability. The monthly payments help Insureds to cover everyday expenses, such as grocery bills, car payments, utilities and mortgages. Key Person and Buy-Out coverage will aid companies through the transition period of replacing vital personnel.

HOW IT WORKS

Pro Plus Disability Insurance provides enough own-occupation coverage to ensure all clients are adequately protected against disability. The product can be structured and customized to meet any professional's needs, and to safeguard:

| | |
|---------------------|----------------------------|
| Personal Income | Business Overhead Expenses |
| Buy-Sell Agreements | Contractual Obligations |
| Key Employees | White Collar Groups |

Monthly benefits and lump sum payments are available separately, but are combined in most cases.

EXPERTS SAY

Every :01 second another disabling injury occurs in the US.*

Nearly 1/3 of Americans in the workforce will become disabled before they retire.**

Once an Individual Has Been Disabled for 90 Days, the Average Length of Disability is 2 years.***

90% of disabling accidents and illnesses are not covered by workers compensation****

* National Safety Council, *Injury Facts 2008 Ed.*

** Social Security Administration, *Fact Sheet Jan 31, 2007*

***Life and Health Advisor: "Worker ill-prepared to manage income disruption," November 2007, Page 26.

****National Safety Council, *Injury Facts 2008 Ed.*

PRO PLUS DISABILITY HIGHLIGHTS

- Monthly Benefits from \$5,000 to \$250,000+
- Lump Sum Benefits from \$250,000 to \$25,000,000+
- Quick Turn-Around for Medical Underwriting
- Disability Insurance Benefits Can Match Life Insurance Benefit Amounts
- Specific Own-Occupation Coverage
- Guaranteed Issue Group Coverage

SUMMARY

The coverage provided by Pro Plus Disability Insurance creates an opportunity for financial advisors and insurance agents to approach existing clients with new solutions for their portfolios. Pro Plus Disability can provide own-occupation coverage for nearly all professions with entirely personalized products. Please contact us at 800.832.8000 or email us at info@pfsins.com for your customized insurance solution.

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PROFINANCIALSERVICES

High-Limit Disability Underwriters

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