

FAQ's:

1. What does Pro Plus Disability Income Coverage provide?

- Pro Plus Disability Income Coverage can offer in excess of \$250,000 in monthly benefits.
- Lump sum benefits in excess of \$25,000,000 can be offered alone or in addition to monthly benefits.
- Own-Occupation specific coverage allows us to insure all professions, from neurosurgeons and white collar professionals to some of the highest-risk occupations in the world, including astronauts.
- Our disability income products have been specifically designed for PFS and are entirely customizable to meet each client's unique needs.

2. What are the benefits and terms of Pro Plus Disability Income Coverage?

- Pro Plus Disability Income Coverage pays monthly benefits for up to 60 months.
- Lump sum benefits are available on a stand-alone basis or in combination with monthly benefits.
- The lump sum benefit, if taken, enables the insured to collect benefits at an accelerated pace rather than being paid monthly to age 65 as in standard disability income insurance.
- Policy terms are offered up to 60 months.
- Guaranteed Issued Group disability income coverage, in excess of an existing base plan, is available for up to \$50,000 in additional monthly benefits.
- PFS is known for making the fastest in-house underwriting decisions in our industry.

3. How can Pro Plus Disability Income Coverage be used?

- Personal Income Protection
- Buy/Sell Agreements
- Company Revenue Protection
- Key Person Insurance
- Business Overhead Coverage
- Contractual Obligation Coverage
- ESOPs

4. What is the cost of Pro Plus Disability Income Coverage Insurance?

- Full coverage usually costs between 0.5%-2.5% of the insured's annual income. Pro Plus Disability Income Coverage can be customized to fit anyone's budget.

5. Who is Pro Financial Services, LLC?

- PFS is a Managing General Underwriter on behalf of Lloyd's of London and ACE American Insurance Company.
- We have been underwriting disability coverage for over two decades.

6. What is unique about PFS?

- Individually designed products
- Own-Occupation specific coverage
- Size of limits
- 100% customizable
- In-house medical underwriting

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