

# The Disability Specialists

## DI Protection Suite

- **Senior Management (“Guaranteed Issue”) Disability Programs** - the most challenging component of a well-conceived “supplemental” disability program is the difficulty in delivering “clean product” – coverage without ratings, riders, or modifications. Recognizing the onerous nature of disability underwriting, The Disability Specialists’ proprietary programs, offered with “No Medical Underwriting” (for select groups), is a “Game Changer” in remediating poorly constructed (executive & physician) disability programs.
- **“High Limit” Disability Plans for Executives, Athletes, & Entertainers** - constrained by the limited number of carriers and products to serve the distinct needs of these “specialty markets”, coupled with the fluid and capricious nature of “excess” disability underwriting, The Disability Specialists offer a “pipeline” of reliable and resourceful “funding mechanisms” to protect the financial interests of the aforementioned parties and their employers/organizers.
- **SERP (“Supplemental Executive Retirement”) Disability Programs** - while group and/or individual LTD programs will provide personal “income replacement” in the event of a sickness or injury, these LTD programs do not provide “retirement plan funding” in the event of a protracted disability. Innovative and proprietary, The Disability Specialists “SERP” disability programs are typically “owned and funded” by the employer with proceeds paid to the organization with the express-written obligation to apply those funds to the participant’s supplemental retirement benefit plan.
- **Key Person Disability Protection** - designed to protect a business entity from the (economic) loss associated with the disability of an indispensable corporate contributor, key person coverage indemnifies the affected organization to mitigate:
  - ✓ the consequential loss of vital management skill & expertise
  - ✓ the disruption of potential business when clients and/ or creditors withhold or delay commitments/funding to projects
  - ✓ the time and expense associated with hiring a replacement and/or re-aligning the organizational hierarchy to reflect a re-distribution of responsibilities
- **Employment Contract (Disability Risk) Analysis** - assessing “unfunded liabilities” for both the contracted executive and employer, an analysis will reveal the “capital and administrative” risk of (intentionally or unintentionally) “self-funding” vs. the “cost” of transferring the risk to an insurance carrier.



*Providing disability risk management consulting, funding, & administration for senior management in banking, healthcare, colleges & universities, & corporations.*