

We understand the 3 most important insurances you have are to protect you & your family:
Professional Liability (protecting your ability to practice medicine and earn a living); *Disability* (protecting your income and your retirement plan if you are unable to work); *Life Insurance* (protecting your family, legacy and what you have built).

Custom Designed Long Term Disability Solutions

LTD Program Highlights

Our physician programs are custom-designed and coordinated with individual and group plans that typically decrease costs by 30% to 50%.

- "Own Occupation" is based on your CPT codes
- Up to \$25,000 per month of coverage
- Guaranteed Issue – no medical exams or blood-work
- Retirement Provision – continues to fund 401k/ PS plan up to \$60,000 per year
- Malpractice Provision – pays practice the premiums up to \$50,000 if disabled
- Key Person Provision – pays \$360,000 to practice, funds can be used to bring in another doctor, reduce practice expenses or applied toward buy/out.
- Medical Loans – pays up to \$1,000 per month

LTD...	Original Plan	KeyArx	KeyArx Plus
Monthly Benefit	\$10,000	\$10,000	\$15,000
Infectious & Contagious	Not Included	Included	Included
Monthly Retirement Benefit	Not Included	Not Included	\$2,500
Medical Malpractice Rider	Not Included	Included	Included
<i>Annual Benefit per Dr.</i>	\$120,000	\$120,000	\$210,000
<i>% Increase in Benefits</i>			75%
Cost per Dr.	\$427	\$265	\$440
Savings % or Increase %		37.97%	3%

Life Insurance Review and Upgrade

Life Insurance Review

The insurance industry has seen changes in the way life insurance is designed, priced and medically underwritten. Having an objective third-party assess the performance of life insurance is vital to getting the best available benefits with the most intelligent pricing structure.

3 Step Process

The KeyArx Life Insurance Review provides a comprehensive evaluation of one of the most valuable assets you own.

1 Obtain In-Force Report of Current Policy

Together, we will order an In-Force report of your policy from your carrier. This 5-minute phone call is your only commitment to the process.

2 Analyze Your Policy - Is it performing the way it should?

KeyArx will review the policy relative to your needs, investigating possible improvements in your medical underwriting class as well as analyze if existing coverage needs funding to be adjusted. We will also assess the financial stability of the current life insurance carrier and review new products or riders that may enhance coverage.

3 Review of Results and Options

Finally, KeyArx will provide you with an easy to understand summary of options and recommendations and we will help you implement such.

Case Studies

Victor 50

- \$1,500,000 Face Amount
\$380,000 of Cash Value
\$25,000 Per Year Premiums
- Situation & Goal:
To stop payments at age 65
Tax-free income of \$70,500 from 66 to 100
- Our Solution:
Exchanged Cash Value to New Policy
\$1,800,000 Face Amount
Policy allows access to Long Term Care
Premiums \$20,000 to Age 65
Tax-free income \$97,352 Age 66 to 100



Alan 62, James 58, Cheryl 55 & Nick 46

- Practice Buy Sell Coverage
Only Life Coverage for Death of Partner
Premium financed \$2,000,000 each
Annual Interest \$140,000
- Refinanced policies, exchanged case values & assigned a \$750,000 letter of credit
- New bank financed entire premiums with no payments required (freeing \$140,000/yr)
- Partners were able to purchase disability coverage with savings for \$28,000 a year to complete B/S for death or disability

