



### Corporate Headquarters

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For nearly a quarter of a century **The KeyArx Group** has focused on helping businesses, physicians, group practices, hospitals and affluent individuals meet their insurance, retirement, investment and business management needs.

Our **Long-Term Disability Programs** are custom-designed and coordinated with individual and group plans that typically decreases total costs by 30% to 50%. Our program currently insures over 10,000 practices and 135,000 doctors nationally.

## Program Highlights

- Defines “Own Occupation” based on CPT® Codes
- Up to \$25,000 per month of coverage (Guaranteed Issue)
- 401k/PS – continues to fund 401k/Profit Sharing plan up to \$60,000 per year if disabled
- Medical Malpractice – pays premiums up to 75k if partially disabled
- Key Person – pays \$360,000 to practice, funds can be used to bring in another doctor, reduce practice expenses are apply toward buy/out

*Life Insurance Reviews* have changed over the last 10 years. Life expectancies keep increasing, lowering the cost. Most policies are now 50 percent lower than they were a decade ago. Our comprehensive evaluation of your coverage examines your policies to determine if they are the most efficient plans available today.

### Cash Value Policies

If you have a cash value-based policy and you are in relatively good health, we often see 30% to 70% increase in cash value, higher death benefits and access to Long Term Care.

### Traditional Premium Financing

The borrowing from a third-party lender, such as a bank, of funds to pay premiums of a life insurance policy. Premium financing allows an individual who has a life insurance need to defer using a larger portion of his or her income or assets to fund a life insurance policy. Because the premiums are borrowed, current out-of-pocket costs as well as gift tax costs may be reduced.

### Collateral Only Life Structure

This is an insurance premium funding strategy for high net worth individuals which allows them to fund life insurance premiums with low cost, institutional capital.

Offers a defined risk for clients. The client’s liability is limited to the “Gap” Collateral and future collateral deficiencies. The “Gap” Collateral is pledged, meaning that all interest and/or appreciation attributable to the asset’s value is retained by the client. In many scenarios the client may leverage idle assets to bridge this “Gap”.

## Custom-Designed Insurance Programs



*Better Benefits at Lower Costs*

