

BUY/SELL DISABILITY INSURANCE

FUNDING LARGE LIMITS



Businesses are structured in various ways such as partnerships, LLC's and corporations, and within each entity there can be many unique designs causing underwriting issues for the traditional disability insurance marketplace. However, most of these issues can be addressed through customized insurance plans.

A few examples of cases declined by traditional carriers:

- Owners who are more than 20 years apart in age
- Owners who have been in business less than 2 years
- Owners who are over the age of 61
- Owners in need of more than \$2,000,000 of coverage
- Owners who have a small percentage of ownership
- Owners with substandard health issues
- Owners who frequently travel internationally



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