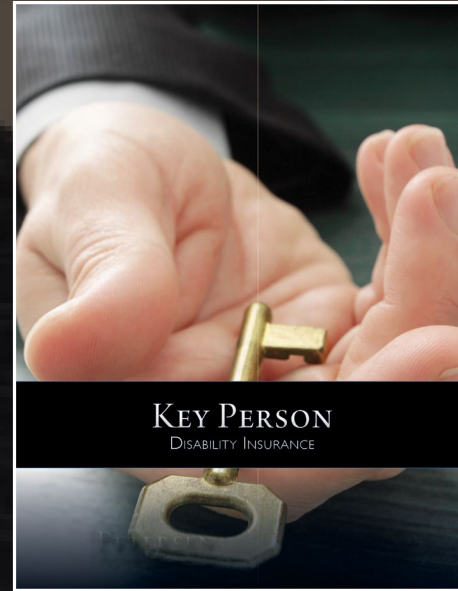


KEY PERSON DISABILITY INSURANCE

Key Person Disability Insurance provides crucial benefits for any functioning business in order to protect the company from financial hardship that may result from the loss of a key employee due to disability. Key Person coverage provides cash flow to help a company move forward and maintain a profit in the event that a key employee becomes disabled.

Key employees typically are those who may have the important clientele relationships, hold the company's major accounts, or know essential information that is imperative to the functioning of the business. Such employees may be the rain makers for their firm. If such an employee is totally and permanently disabled, this information may not be retrievable or duplicated, leaving the company to struggle to find alternative methods of retrieving information and maintaining relationships with key customers. These additional challenges become very expensive.

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