

## Tiering Disability Insurance Policies

The Executive 400 plan has been developed specifically to meet the needs of high-income earners.

As incomes increase, the issue and participation limits of traditional Disability Insurance carriers begin to decrease. To properly insure a highly compensated individual at 65% of income, multiple disability income policies are often required and are layered or “tiered” to provide sufficient income protection.

The following scenarios illustrate the various ways income protection policies can be tiered in order to provide an individual with 65% coverage of monthly income. The Executive 400 plan is designed to supplement the existing disability coverage or provide the entire 65% benefit if the client is unable to obtain any underlying insurance.

### Tiered Approach to Income Protection

