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## MULTI-LIFE PROFITS

### ***HIGH LIMIT GUARANTEED ISSUE PRODUCT AND ENROLLMENT TECHNOLOGY MEET THE NEEDS OF A GROWING MARKET***

You have the clients – as we say, they are your Acres of Diamonds right in your back yard.

Corporate Compensation Plans, a leader in disability sales, design and enrollment and partnering with Hanleigh Management Inc., the leader in high limit multi-life disability insurance underwritten by Lloyds of London, can help you polish those diamonds and bring needed benefits to your clients.

Together, Hanleigh and CCP have the product and the technology to assist you in creating multi-life profits with your existing client base of highly compensated executives, attorneys and physicians.

***You know the problem.*** Highly-compensated individuals are at a significant risk of losing millions of dollars should an accident or injury prevent them from working in their profession and specialty. Despite the increases in group and individual disability coverage, the gap in necessary coverage created by the high incomes your clients earn creates significant problems for retirement security, family lifestyles and, even, solvency.

**RETIREMENT SECURITY AND INCOME REPLACEMENT ARE THE GOALS OF HIGH LIMIT DISABILITY INSURANCE.** Traditional disability insurance coverage has never fully insured highly-compensated people, leaving them woefully underinsured, forcing them to tap into their wealth accumulation plans to cover living expenses. . The risk is that an accident, illness, or stroke – 19% of strokes happen to people younger than age 55 – will prevent your client from returning to work. Retirement contributions then stop and retirement assets will have to be used to support the family's lifestyle and living expenses. Protection of retirement assets is equally important to insuring income replacement.

# How much can an executive lose because of a disability

## Mr. Ralph Jones, Age 54

**Current Financials:**

Annual Income:	\$300,000
Annual Retirement Plan Contribution:	\$10,000
Annual Taxable Income:	\$290,000

**Results at Age 68**

Total after-tax income to age 68:	\$3,732,963*
Inforce disability insurance payments:	\$1,980,000**

**Estimated income loss: \$1,752,963**

Estimated loss of retirement assets @ 5.75%: \$206,502

**Total loss from a disability: \$1,959,464**

\* Assumes Mr. Jones' income increases at 4% a year.  
 \*\* Assumes 60% of earning for a maximum benefit of \$15,000 a month, benefits are tax-free, stop at age 65 and do not increase with inflation.

## Ms. Maria Smith, Age 45

**Current Financials:**

Annual Income:	\$700,000
Annual Retirement Plan Contribution:	\$16,000
Annual Taxable Income:	\$684,000

**Results at Age 68**

Total after-tax income to age 68:	\$17,928,709*
Inforce disability insurance payments:	\$6,000,000**

**Estimated income loss: \$11,928,709**

Estimated loss of retirement assets @ 5.75%: \$728,441

**Total loss from a disability: \$12,657,150**

\* Assumes Ms. Smith's income increases at 4% a year.  
 \*\* Assumes 60% of earning for a maximum benefit of \$25,000 a month, benefits are tax-free, stop at age 65 and do not increase with inflation.

**Guaranteed Standard Issue Solution.** High limit disability insurance with own occupation protection is the solution. You can offer your client a policy that will pay up to \$3 million, or more, in one lump sum payment if he or she is unable to perform the material duties of his or her occupation for 12 months and your clients are not expected to be able to perform those same duties for the remainder of their lifetime. This coverage is available in addition to any and all in-force coverage the applicant has at the time of application and there is no medical exam and no financial underwriting.

Seems too good to be true? Guaranteed issue, own occupation definition, discounted rates, coverage not offset by current in-force policies, lump sum payment, plus our new **multi-life enrollment technology!** This is why some of the largest law firms, medical facilities, and financial institutions in the country have offered this program to their employees and those affiliated with them.

**YOU** now have the opportunity to provide a guaranteed issue, true own occupation program to large and small groups of high-earning individuals using our exclusive on-line e-enrollment system. Paper enrollments do not always work in environments with multiple offices, some in multiple states and countries. The CCP technology provides highly effective communication and educational materials, including custom-made videos; all of which can be branded for you and the law firm, medical group, or financial institution offering the disability income program to its employees or members.

Selling one policy of supplemental disability income insurance is wonderful. A sale to a small group of three to ten individuals is stupendous, but a sale of the same policy to tens and hundreds or even thousands of highly-compensated individuals is beyond categorization.

Our multi-life system will help you do just that and enrollment takes – literally – a few minutes.

The plan is open to employees of both small and large companies. This plan is ALSO available to INDIVIDUALS who are members of a group with which we can assist in aggregating. Some examples of such groups can be:

- Attorneys and executives in a law firm;
- Executives and highly compensated individuals in financial institutions;
- Clients of financial advisory firms;
- Clients of an insurance firm or insurance producer.

The value of creating a group is that many, if not most, of the members have in the past been unable to participate in guaranteed issue offerings. This provides to these individuals the discounted pricing and absence of underwriting, both medical and financial, that has only been available to employees of larger companies. Additionally, we have solutions for medical practices, those employed and affiliated with hospitals and affinity groups.



For more information contact:

**Mark Davis**  
**President**  
[www.corpcompinc.com](http://www.corpcompinc.com)

Connecticut Office:  
93 Pine Hill Road  
New Fairfield, CT 06812  
203.792.7300

California Office:  
4828 Crestwood Way  
Sacramento, CA 95822