

Real Life Case

Dr. Ladwig

Model Shown

Financial Experts recommend monthly DI benefits of at least 65% of income as being the minimum amount for adequate financial protection. But as incomes increase, traditional Group and Individual DI carriers lower the percentage available. With incomes growing larger than what traditional Group and Individual DI carriers will issue, highly compensated individuals turn to High Limit DI coverage to protect their incomes and their financial security.

To illustrate the value for High Limit DI, let's look at a real case story from our files. Dr. Ladwig was a successful physician in Wisconsin. Dr. Ladwig and his financial planner completed a comprehensive financial review and they discovered a disability insurance deficit in Dr. L's insurance portfolio of \$49,000 per month! Dr. Ladwig should have \$70,400 per month and his current coverage was only \$21,400 per month.

With so much at stake, Dr. Ladwig decided to purchase a High Limit Disability Policy. Sometime into the policy period, Dr. Ladwig unfortunately suffered a laceration and nerve damage to his dominant arm and is now unable to perform surgery. Each month Dr. Ladwig receives benefits from three disability insurance policies.

- \$15,000 from his Group LTD policy
- \$6,400 from his Individual DI policy
- \$49,000 from his High Limit DI policy

In addition to the monthly benefits, doctor Ladwig purchased the career ending benefit which provides \$5,000,000 in the event of a career ending disability. After a 60 month benefit period, Dr. Ladwig will receive a \$5,000,000 lump sum if his disability is permanent.

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