

# Executive & Professional Income Restoration Plan

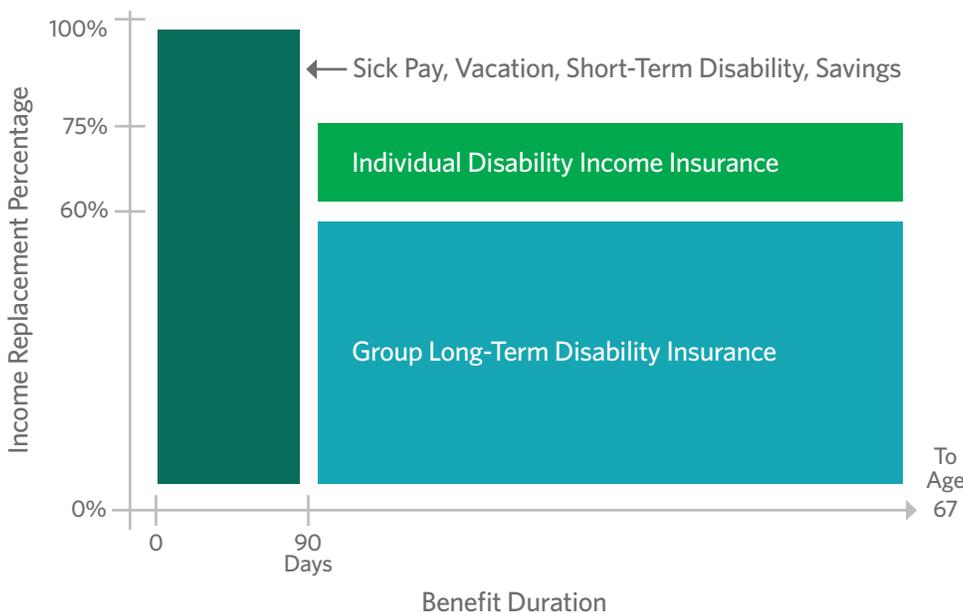
Increase replacement ratios for high-income earners by adding individual coverage to an employer-paid long-term disability plan.

Most group coverage plans pay a percentage of the employee's salary based on program's coverage limits. These benefits are also taxable, reducing percentage of covered income. Make them whole by adding individual coverage to their group plan.

Let's look at an example of group coverage that pays 60% of the employee's income, up to \$10,000 per month.

Age	Income	Monthly Group Coverage	% of Covered Income	Individual Restoration Coverage	Total	% of Covered Income
45	750,000	10,000	16%	27,500	37,500	60%
47	650,000	10,000	18%	22,500	32,500	60%
52	500,000	10,000	24%	15,000	25,000	60%
47	450,000	10,000	26%	12,500	22,500	60%
53	450,000	10,000	26%	12,500	22,500	60%

## Comprehensive Income Protection Program Example



### HIGHLIGHTS:

- All partners would have 60% of income covered
- Simplified enrollment process - guaranteed issue
- Easy to administer and add new employees

### Contact The Ash DI team!

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