



ROCKWOOD EXECUTIVE DISABILITY INCOME

The Rockwood Executive Disability Income Program is not for everyone. It has been specifically designed to meet the unique coverage needs of a firm's key personnel and highly compensated employees. Here are some **KEY REASONS** to consider the Program for your clients:

1 KEY PERSON INSURANCE

The sudden loss of a company executive or key sales person due to accident or illness could have a devastating effect on most smaller, privately-held firms. Insuring these key individuals under the Rockwood Executive Disability Income Program (and naming the firm as beneficiary) would significantly reduce this exposure. In the event of a disability-related loss of a key individual, funds would be available to the firm to retain qualified, temporary replacements.

2 PROVIDE DISABILITY INCOME TO HIGHLY COMPENSATED PERSONNEL

Many highly paid individuals seek to purchase coverage on their own. Unfortunately, many traditional Disability Income markets do not provide adequate limits for those people with annual salaries in excess of \$250,000. The Rockwood Executive Disability Income Program can accommodate limit requests of \$30 million or more.

3 FULFILLMENT OF BUY-SELL AGREEMENT REQUIREMENTS

Most buy-sell agreements have contingencies related to key employees. Failure to insure against the loss of these individuals due to accident or illness could dire consequences—up to and including termination of the agreement. Once again, the Rockwood Executive Disability Income Program can be used to mitigate this exposure.

4 MITIGATION OF POTENTIAL D&O EXPOSURES

The potential loss of key personnel due to accident or illness is a foreseeable event that needs to be considered by any company's Board of Directors. Failure to take adequate steps to protect against this type of loss can result in a lawsuit brought by the firm's shareholders, employees, and/or customers. Use the Rockwood Executive Disability Income Program to insure against this eventuality.

5 ADDITIONAL INCENTIVE TO KEY PERSONNEL

Most company-sponsored programs fail to provide adequate disability income protection for their more highly compensated employees. The Rockwood Executive Disability Income Program can fill this gap, providing coverage in excess over the existing company plan.

THE MATERIAL IN THIS PUBLICATION IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED TO BE REPRESENTATIVE OF COVERAGE THAT MAY EXIST IN ANY PARTICULAR SITUATION UNDER A POLICY ISSUED UNDER THE ROCKWOOD GUARDIAN EXECUTIVE DISABILITY INCOME PROGRAM. ALL CONDITIONS OF COVERAGE, TERMS AND LIMITATIONS ARE DEFINED AND PROVIDED FOR IN THE POLICY. PROGRAMS OR PRODUCTS MAY NOT BE AVAILABLE IN ALL STATES AND POLICY FEATURES MAY VARY BY STATE.