

# High-Limit Disability Insurance



Could you provide for your family on 18.5% of your income?

## Why High-Limit Disability Insurance is Essential for High-Income Clients

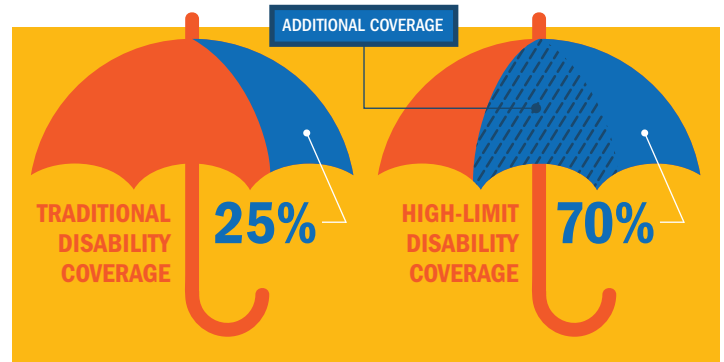
Benefit limits of traditional disability insurance products leave highly-compensated individuals with severe coverage gaps. Typically, 60% and 70% of current gross income is needed to meet their current financial responsibilities and future obligations in the event of a disability. How does the usual coverage measure up?

## Typical Disability Insurance Coverage

The percentage of income covered by traditional disability insurance in this example is only 25%. Can you live on 40% of your income? Can your client?

## HLDI Fills a Critical Need

High-Limit Disability Insurance (HLDI) is supplemental coverage that fills the gap between existing disability plans and what executives actually need to meet their financial obligations and protect their lifestyle.



## Why Orion International for HLDI

Nothing is more powerful than a positive client perception. Orion will help you build the solid client perception you need to drive increased loyalty and build revenue with a turnkey approach that minimizes the time you spend on an HLDI sale, but increases your close ratio. This approach includes:



### Gap Analysis:

We'll build a presentation around client's current Disability Insurance benefit gap.



### Solution Presentation:

We'll present around one or more custom tailored solutions for your client.



### Sales Assistance:

We can help with the initial fact-finding, meetings and close of the sale.



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15  
YEARS  
EXPERIENCE

With benefits as high as \$250,000/month, you can drive new opportunities with your existing clients and open doors with new prospects. Build revenue with the support of a trusted advisor that has over 15 years of experience working with Lloyd's.

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CLIENT PERCEPTIONS  
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