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The Problem: The gap between the amount of income individuals earn on a monthly basis versus the amount of disability protection available through traditional markets. The Solution: Pro Financial Services, Inc. (PFS), the leading Underwriter for customized, "own-occupation," high-limit disability coverage for all high-income professionals on an individual and/or group basis.

The accumulated wealth and earnings power of the American public has been steadily increasing for the past several years, reaching unprecedented heights. Almost all sectors of the insurance industry have been able to raise the benefit amounts available to

a level that satisfies even the highest wage earners' needs. Unfortunately, the traditional disability market has remained constant in the amount of protection it is capable of providing to high-income earners, thus highlighting the gap in available disability coverage. As Dan Burns, the President of Pro Financial Services, Inc. states, "The ability to fill this gap is becoming of increasing concern to certain professionals, which in turn has stimulated a new and alternative disability marketplace: supplemental high-limit disability insurance."

PFS is nationally known as the leader in high-limit disability insurance for professional athletes. PFS underwrites in-house on behalf of ACE American Insurance

Company and Lloyd's of London, and can write policies in excess of \$50 million. PFS has taken its 25+ years of underwriting expertise and experience from the sports arena and created PRO Plus Disability Insurance targeted to broader markets, such as white-collar professionals, entertainers, surgeons and even astronauts.

High-limit disability insurance is primarily used for personal income protection and is

designed to protect a wage-earner's most important asset, the ability to generate an income. However, PRO Plus can be used to protect individuals and corporations in a variety of ways, through buy/sell agreement coverage, key man insurance

and business overhead expense coverage. "Due to the product's unique flexibility and customization, the potential applications are virtually unlimited," Burns added.

PFS also provides coverage for groups of varying sizes. It is the sole provider of a guaranteed issue group plan which can offer coverage for up to \$50,000 in supplemental monthly benefits to groups of 50 or more insureds.

Dan Burns puts it simply, "Any corporation that has unprotected key personnel, any partnership that has unprotected buy/sell agreements, or any individual who has unprotected earnings power, is in need of PRO Plus Disability."

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Dan Burns
President

Company:
Pro Financial Services, Inc

Dan Burns is the President of Pro Financial Services, Inc. with 10 years of experience in the disability insurance marketplace. He focuses on product design and innovation and was the key driver behind the creation of PRO Plus Disability Insurance.

PROFINANCIALSERVICES
High-Limit Disability Underwriters

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