

# Buy-Sell PLUS Disability

*Funding The Buy-Sell Agreement  
Plus Providing An Immediate Cash  
Flow*

## FOR

- Executives
- Sales People
- Physicians & Surgeons
- Engineers
- Business Owners



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Providing Unique Options For The  
Consequences Of A Disabling  
Accident or Illness

# Disability Buy-Sell PLUS

*It's New and It Makes A Lot of Sense*

In the months that precede a disability buy-sell trigger, a financial drain can occur on an organization while the disabled principal is unable to work. Given that most disability buy-sell funding plans have a 12 month or longer elimination period, the question for the firm often becomes, "What can be done to assist financially, while we await the inevitable buy out?"



The Disability **Buy-Sell PLUS** plan provides security with a monthly cash flow delivered to the firm in meaningful amounts. These disability insurance funds can be used at the discretion of the firm to assist with their cash flow, which would most likely be feeling the pinch from one of their principals being disabled.

**A typical Buy-Sell PLUS plan might look like this:**

When a principal becomes disabled and following a 90 day elimination period, a monthly key person benefit of up to \$50,000 per month would be paid to the firm. Following the 9<sup>th</sup> month of benefits paid under the key person portion, the buy-sell portion of the plan becomes payable. This benefit would be used to fund the mandatory buy-sell under the purchase agreement of the firm.



Now you can help settle the anxiety of what a firm is to do during the long elimination period of a buy-sell disability plan. **Buy-Sell PLUS!**

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