



Income Restoration Planning for Executives & Professionals



Highly compensated individuals within a company are unable to obtain the same income replacement percentages as other employees. By offering an income restoration plan that includes IDU's High Limit DI Coverage you are providing a comprehensive solution for your executive and professional clients.

Age	Income	Group LTD	IDI	% of Covered Income	IDU*	TOTAL % of Covered Income
47	\$1,200,000	\$10,000	\$15,000	25%	\$40,000	65%
45	\$800,000	\$10,000	\$15,000	38%	\$18,300	65%
52	\$750,000	\$10,000	\$15,000	40%	\$15,600	65%
55	\$650,000	\$10,000	\$15,000	46%	\$10,200	65%

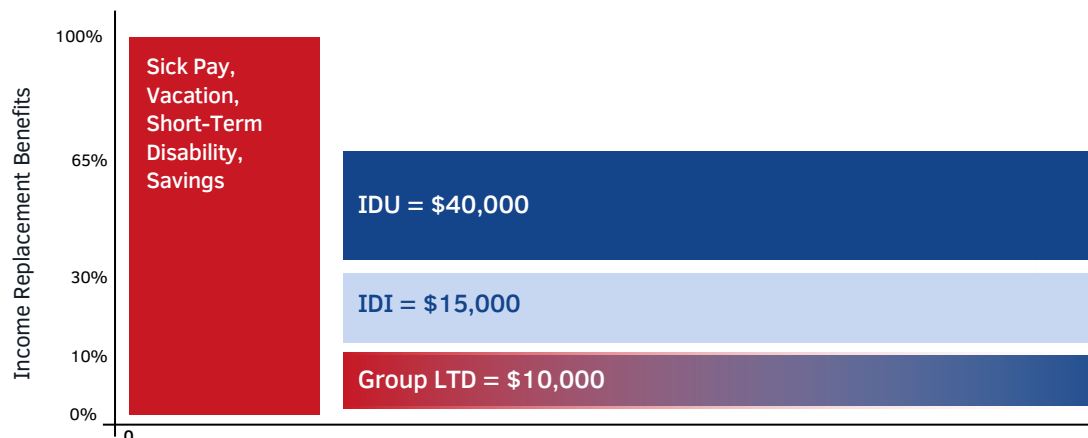
**IDU figures rounded to the nearest hundred for illustration purposes.*

Highlights:

- ▶ Equitable coverage up to 65% of income
- ▶ Own Occupation Coverage
- ▶ Simplified enrollment via guaranteed issue

A Three-Tiered Approach to Filling the Gap

The graphic below is based on an executive earning \$1,200,000.



Contact IDU

To request a quote, please email us at:



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Coverholder at **LLOYD'S**