

Contract Guarantee Disability Insurance

Funding for Contractual Guarantees



FOR

- Employment Contracts
- Performance Agreements
- Consulting Contracts

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



CONTRACT GUARANTEE DISABILITY INSURANCE

Signing a contract obligates both parties to stand by their initial agreement. Unfortunately, unforeseen circumstances can inhibit people and companies from carrying out the terms of the contract. One party's inability to fulfill the terms of the contract could mean the other party takes a huge financial loss.

Take The Case Of...

Ms. Q, age 55, an executive of a Fortune 500 company. She was hired at an annual salary of \$600,000 plus benefits and bonus opportunities. A benefit package included group LTD insurance to cover 65% of her base salary. She believed her bonus income was covered by the LTD. The HR Department soon found out they had a major problem with the negotiated contract. The LTD plan had a \$20,000 cap and it would only cover base salary. How could the firm make up the \$12,500 per month disability coverage needed to provide 65% of salary and bonus income?

Ketchum & Company has been a pioneer and innovator in the business uses of disability insurance, including adequate amounts of coverage and custom underwriting to fit special needs.

Traditional Contract Guarantee plans may not have high enough limits to fulfill your clients' needs; Ketchum & Company's Contract Guarantee Disability Insurance will cover your clients when other disability insurance agreements fall short. Whether this contract is between a company and employee, business partners, or divorced couples, almost all contractual relationships can be considered under this disability program.