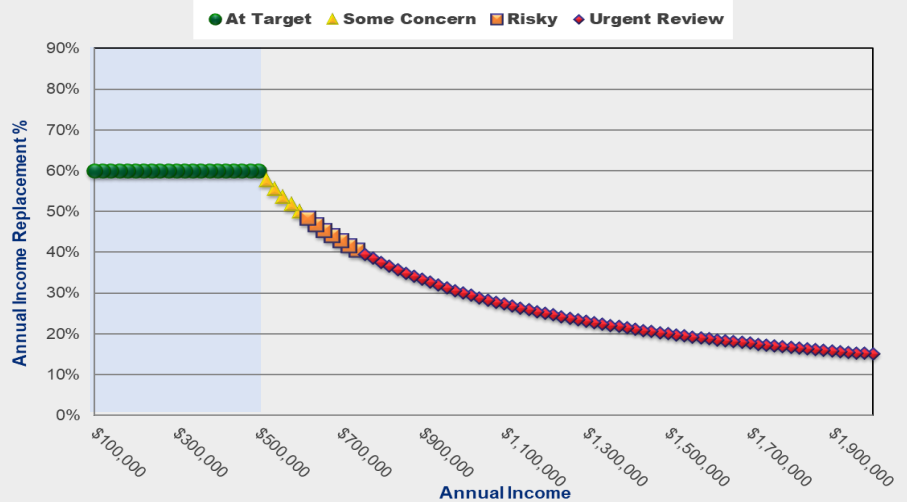


MULTI-LIFE DISABILITY GUARANTEED STANDARD ISSUE

Group long-term disability insurance has become an expected benefit offering for professionals. It has been around for decades and has become highly commoditized. The challenge for highly compensated individuals earning seven figures isn't a lack of group insurance, the challenge is *underinsurance*.

TRADITIONAL DISABILITY MARKET SHORTCOMINGS

- Program limitations on maximum monthly benefit offerings
- Uncovered income such as bonuses or commissions
- Medical questions, exams, and lab tests that can lead to declination or substandard coverage
- Lack of employer-sponsored discounts
- Lack of coordination between different coverage options



INDIVIDUAL EARNING \$1,000,000 ANNUALLY



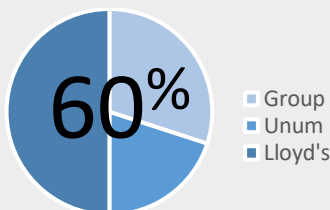
COVERAGE DETAILS

- Multi-life Guaranteed Issue Disability
- "Own Occupation" definition of coverage
- Monthly benefits up to \$100,000 based on risk profile
- Premium discounting
- Simplified underwriting process
- Bonus income, commission income, and other incentive-based income can be covered.

Group Long-Term Disability (LTD) + Supplemental Individual Disability Income (IDI) + Lloyd's of London Disability = **Comprehensive plan for high income groups.**

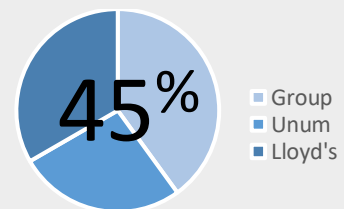
At Exceptional Risk Advisors, we have partnered with Unum to enroll a domestic program in tandem with the Lloyd's program. We developed an online enrollment, education and communication strategy to help expedite the enrollment process, eliminate errors and boost participation rate.

OPTION 1: MAX UNUM & LLOYD'S



Income Replacement

OPTION 2: MAX UNUM & REDUCED LLOYD'S



Income Replacement