IDIS Session

Creative Tools to Connect you with Business Owners
In this session, Secura Consultants' Chief Executive Officer George Davidson and President Mitch Nelson will discuss how they uncover opportunities with business owners through contractual obligations, corporate liabilities and by way of identifying meaningful areas of underinsurance for an organizations' leadership. George and Mitch will share case studies on big "wins," how they position their disability solutions with business owners and advisors, and the impact these products can have on your insurance practice.

CREATIVE TOOLS TO CONNECT YOU WITH BUSINESS OWNERS

MITCHELL NELSON

GEORGE DAVIDSON

SECURA CONSULTANTS, LLC

The Four Components to Manage Risk

Each Business Must Assess Business Risks and Prioritize The Solutions to Those Risks

Avoidance

Eliminate the Risk

Reduction

Mitigate the Risk

Sharing

Transfer the Risk

Retention

Accept the Risk

HEALTH IMPACTS BUSINESS PERFORMANCE

HEALTH ISSUES REPRESENT A SIGNIFICANT BUSINESS RISK THAT CANNOT BE AVOIDED

Health Risk is Hard to Talk About

Bias Impacts Our Clients Behavior and Ability to Hear Our Message

Overconfidence

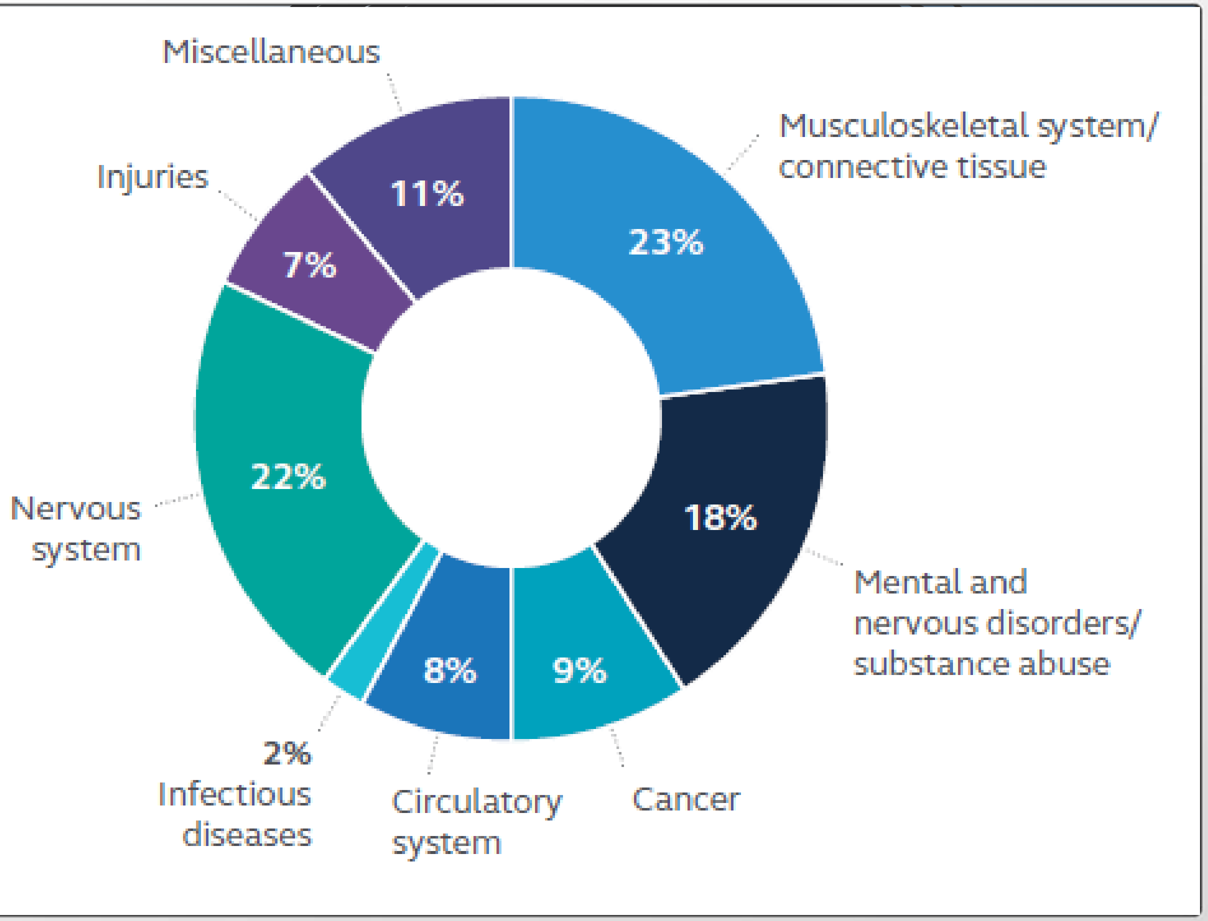
Clients overestimate their ability to work through adversity and ability to influence outcomes.

Confirmation

Clients favor solutions that support their beliefs and positions on difficult subjects.

Normalcy

Clients expect for things to continue the way they have been. Bad things will not happen to them (unless they already have).



Source: Principal® Disability insurance claims payments issued in 2015. The above is for illustrative purposes only and is not intended as an inclusive representation of all claims.

93% of Claims are Sickness Related

Health Risk is Real

Despite the assumption that accidents comprise the greatest risk our clients face, the reality is much different.

Special Skills Set Us Apart

While easily seen with the “rich and famous”, all of our clients have unique skills that create their economic viability.

Jeff Bezos

Amazon

Serena Williams

Tennis

Elon Musk

Tesla

Daymond John

FUBU

Jamie Dimon

JP Morgan Chase

Patrick Mahomes

KC Chiefs

Special Skills Set Us Apart

While easily seen with the “rich and famous”, all our clients have unique skills that create their economic viability.

Chef

Dentist

Programmer

Surgeon

Business Owner

Plumber

Disability Can (and Does) Happen To Anyone

Many People Who Have Achieved Fame and Wealth Have Suffered Career Impacting Disabilities

Steve Jobs

Business Executive
Pancreatic Cancer

Dick Clark

Television Host
Stroke

Muhammad Ali

Boxer
Parkinson’s Disease

Christopher Reeve

Accident

Mark McEwen

TV Weatherman
Stroke

Michael J Fox

Actor
Parkinson’s Disease

Health Risks Impact Business Financial Management

Owner Income

Income continuation for owner(s) for long periods of time

Key Employee

Impact of the loss of a key employee

Business Transition

Buy / Sell planning

Debt Obligation

Staying current on debt payments and maintaining credit rating

Business Continuation

Keeping the doors open when key contributors are out

Determine Priorities

Using a Decision Matrix will help determine which of the issues are of most concern to the decision makers and assist in moving the discussion forward.

Decision Matrix

(Financial Impact + Concern Level) x Business Weight

Risk Factor	Financial Impact	Concern Level	Business Weight	Total
Owner Income Continuation	4	4	4	32
Key Employee Income Continuation	1	4	3	15
Key Employee Financial Impact	3	3	5	30
Business Continuation	2	2	6	24
Business Transition	3	3	2	12
Debt Obligations	1	1	1	2

DECISION MATRIX

RANKING

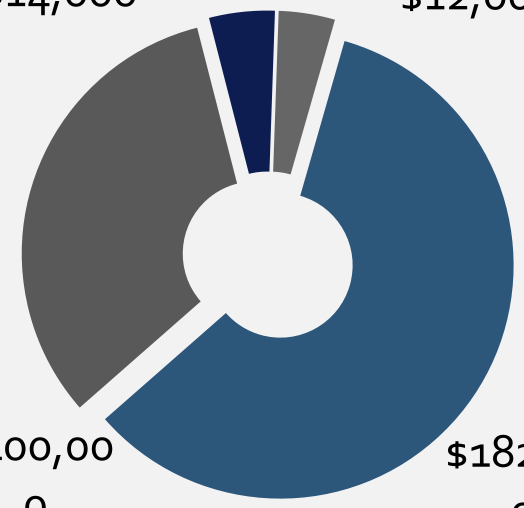
Owner Compensation Analysis

Benefits

Employer provided benefits are valuable additions to compensation.

Deferrals

Most employees defer money into qualified retirement plans which may be matched by the employer.



Bonus/Commission/Ownership

A significant portion of highly compensated employees' earnings come from bonus, commission of ownership distributions,

Base Salary

Typically the only compensation covered by employer provided Group LTD.

Solutions

Solve The Problem Based On The Client's Decision Matrix

Prioritize

Decision Matrix

Authorize

Obtain Consent

Implement

Implement Plan

Services Available to Help Position Business Needs and Solutions

Product Solutions Abound

There are more ways to solve the financial problem of disability today than ever before!

Personal Coverage

- Domestic Individual Disability Income Insurance
- Excess Individual Disability Income Insurance
- Student Debt Coverage
- Specialized Occupation Programs
- Pension Completion
- Family Care Options
- Stock Option Coverage

Business Coverage

- Business Overhead Expense
- Key Person
- Loan Obligations
- Contractual/Employment Obligations
- Business Buy/Sell
- SERP Funding
- ESOP Repurchase Obligation
- Severance Plan Coverage
- Travel Accident Coverage

Underwriting Programs

- Guaranteed Issue Plans
- Simplified Underwriting
- Impaired Risk Programs

Secura Consultants

George Davidson

Chief Executive Officer

Mitchell D. Nelson

President

www.SecuraConsultants.com

THANK YOU