



CHEROKEE INSURANCE BROKERAGE
powered by KeyArx

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CHEROKEE INSURANCE BROKERAGE
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*Custom-Designed
Insurance Programs
Better Benefits at Lower Costs*

There is absolutely nothing to lose...

The KeyArx Group has focused on helping businesses, physicians, group practices, hospitals and affluent individuals meet their insurance, retirement, investment and business management needs.

Our Long-Term Disability Programs are custom-designed and coordinated with individual and group plans that typically decrease total costs by 30% to 50%. Our program currently insures over 10,000 practices and 135,000 doctors nationally.

KeyArx Custom Life Insurance Programs

Life Insurance is one of the *most important assets* to an individual, a family and a business owner. It needs to be reviewed regularly, as any asset would need to be, to determine if it can be implemented more beneficially and more cost effectively. KeyArx has a number of *custom life insurance programs* that can introduce new and better benefits at a lower overall cost or save you money on your existing program to re-purpose elsewhere, like retirement plans or employee incentives. There is absolutely nothing to lose and numerous benefits to gain by having us review your current insurance programs.

The Individual Life Insurance Review

Life Insurance Reviews have changed over the last 10 years. Life expectancies keep increasing, lowering the cost of insurance and products continue to evolve, enabling the design of multiple contingency plan options. New policies allow you to access the death benefit for your long term care needs. Most policies now cost 50% less than a decade ago, many times yielding lower premium designs and higher cash values.

Our comprehensive evaluation of your coverage orders a current in-force report from your exiting carrier and allows us to examine your policies to determine if they are the most efficient plans available today. If you have a cash value-based policy and you are in relatively good health, *we often see 30% to 70% increase in cash value, higher death benefits and access to Long Term Care.*

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Program Highlights

- Defines “Own Occupation” based on CPT® Codes
- Up to \$25,000 per month of coverage (Guaranteed Issue)
- 401k/PS – continues to fund 401k/ Profit Sharing plan up to \$60,000 per year if disabled
- Medical Malpractice – pays premiums up to 75k if partially disabled
- Key Person – pays \$360,000 to practice, funds can be used to bring in another doctor, reduce practice expenses or applied toward buy/out

KeyArx Advanced Planning Approach

Most business owners would be shocked to discover what happens to their business when “life happens” to one of the business co-owners. Many businesses have failed and many business owners have lost their businesses, as well as their investments into those businesses, because of their failure to have a comprehensive and updated Contingency Plan.

In addition to Life Insurance our Advanced Planning Approach also includes such programs as: a Buy/Sell Review which includes the 32 points a business should cover in a Buy/Sell Agreement; a Business Cost Reduction Plan that could save 30% plus on benefits; Deferred Compensation advice; Personal Goodwill exploration of asset protection, divorce protection and tax savings opportunities; and Business Valuation expertise.

