



ABOUT US

Kuveke Group is an employee benefits boutique that serves middle market companies. We help clients maximize the return on their employee benefits investment while attracting and retaining the talent they need to achieve their business goals. We provide advice and solutions that address not only your benefit programs but the financial and legal impact those programs have on your business.

EXECUTIVE BENEFITS

Attracting, retaining and motivating key employees is central to any company's long-term success. Since group plans typically cap benefits, they are inadequate to protect and reward your executives. We design executive benefit programs that address the needs of your most valuable employees.

- Special Risk Coverage
- Group Carve-outs
- Supplemental Executive Retirement Plans (SERP)
- Executive Bonus Plans
- Deferred Compensations Plans
- Phantom Stock
- Personal High-limit Disability Plans
- Long-term Care
- Key Person Life
- Key Person Disability
- Business Buy-out/Continuation Plan

HIGH LIMIT KEY PERSON COVERAGE



All successful companies, no matter the size, have key personnel as the foundation driving success. What happens if those rainmakers are disabled? Successful companies should consider Key Person coverage for all of their key person employees.

Kuveke Group provides high limit Key Person coverage for private and public organizations, law firms and medical professionals.

COVERAGE INCLUDES

- Key Person Disability - Limits to \$100,000,000
- Business Overhead Expense - Limits to \$500,000 per month
- Monthly Benefits beginning after 30, 60, 90 or 180 days
- Lump Sum Payouts beginning after 6, 12, 18 or 24 months
- Individual or Multi-Life Plans
- Kuveke Group can manuscript policy wording to match a client's contractual obligation or other specific needs.

CASE STUDY

| 1

A global firm acquired another company to round out their portfolio. With three key owners managing the key client relationships and providing the creative lead, Key Person life and disability insurance was required to consummate the transaction. Kuveke Group underwrote three Key Person disability contracts delivering \$100,000 per month after a 90 day elimination period, followed by \$4,000,000 of lump sum disability benefit.

| 2

A financial services corporation contracted an industry leading software engineer responsible for the further development and integration of revolutionary financial controls. Kuveke Group secured a \$23 million Key Person policy that would pay out as a lump sum to the corporation in the event that the engineer could not fulfill his contractual obligation due to a career ending injury or illness.



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HIGH LIMIT HEDGE FUND COVERAGE



Hedge Fund managers rely on their unique skill set and knowledge to make the right investment choices. An unexpected disability striking a high caliber manager often results in a catastrophic loss to the funds being managed, and the manager's personal wealth.

Kuveke Group understand that Hedge Fund managers require unique solutions when it comes to protecting their wealth and prosperity. We provide specialized products to suit those needs.

COVERAGE INCLUDES

- Key Person Disability to protect the fund - Limits to \$100,000,000
- Individual Disability Income Insurance - Limits to \$500,000 per month
- Custom tailored policies to protect the fund from a loss of a key investment manager

CASE STUDY

| 1

The CFO of a multi-billion dollar Hedge Fund sought to protect the fund in the event of a loss of a key portfolio manager. The principals at Kuveke Group designed a \$30,000,000 Key Person Disability policy on the portfolio manager to help mitigate the fund's loss of his specialized contributions and knowledge in the event of a disability.

| 2

A recently launched Hedge Fund required investors to "lock-up" their capital for a five year period. Receiving over \$1 billion in capital, management fees yielded the fund in excess of \$10 million annually. Kuveke Group designed a reducing Key Person policy of \$50 million at inception, reducing by \$10 million per year until the conclusion of the "lock-up" period.



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PRIVATE EQUITY COVERAGE

Private Equity firms rely on experienced executives to drive the success and revenue of their acquisitions. An unexpected disability striking a high-caliber leader often results in a catastrophic loss to the company's bottom line. We understand that Private Equity firms and their managers require unique solutions to protect the success and prosperity of their portfolio companies.

Kuveke Group provides specialized products for both the private equity professional and the portfolio company executive in the event of a disability.

COVERAGE INCLUDES

- Key Person Disability - Limits to \$100,000,000 for both Portfolio Company Executives and PE Managers
- Individual Disability - Limits to \$500,000 per month
- Disability Buy-Sell - Limits to \$50,000,000
- Interim Life Insurance - Limits to \$50,000,000
- Accidental Death and Dismemberment
- Kidnap and Ransom
- Custom tailored policies to protect the firm from loss of a key Portfolio Manager and to protect partnership income



CASE STUDY

| 1

A high profile Private Equity firm sought to protect the firm against the loss of five executives with distinctive talents. Kuveke Group bound a Key Person Disability policy on each of the five executives to protect the PE firm against a career ending disability. Limits ranged from \$4 million to \$25 million.

| 2

In an effort to close an acquisition quickly, a Private Equity firm required an immediate solution to protect the portfolio company's CEO in the event of a death or disability. In a matter of hours, Kuveke Group bound \$20 million of life and disability for 30 days while traditional underwriting took place.

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HIGH LIMIT INCOME COVERAGE

Your ability to earn a sizeable income is your biggest asset, yet it is often taken for granted. Traditional insurers are often unable to meet the income replacement needs of high earners in the event of disability.

Kuveke Group provides high limit disability solutions for the very affluent clientele. Coverage is available above and beyond what traditional insurers offer.

COVERAGE INCLUDES

- Monthly Benefits up to \$500,000 per month
- Elimination Periods of 90, 180 and 365 days
- Benefit Periods up to 60 months, plus
- Lump Sum Benefits exceeding \$25,000,000
- Individual or Multi-Life Coverage
- Residual Benefit Rider and COLA available
- Own Occupation Definitions available



CASE STUDY

| 1

An executive made over \$2,000,000 per year, but had only \$15,000 per month of disability coverage in force. This represented less than a 10% income replacement ratio. Kuveke Group was able to secure an additional \$85,000 per month of disability coverage to better protect the executive's earnings.

| 2

A successful New York consultant made over \$750,000 annually. Because of his occupation, and the fact that he worked from home, he was unable to obtain disability coverage from traditional carriers. Kuveke Group was able to offer an "own occupation" \$15,000 per month, followed by a \$1 million lump sum.



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DISABILITY BUY-SELL COVERAGE

Business owners create a foundation of human capital that drives the success of the company. What happens to the company if one of the owners becomes disabled and their expertise is lost? Business owners should consider Disability Buy-Sell coverage to protect such organizations and the remaining partners.

Kuveke Group has designed a high limit Disability Buy-Sell policy to protect private and public organizations, law firms and medical professionals from the risk of a career ending disability to an owner.

COVERAGE INCLUDES

- Disability Buy-Sell - Limits to \$100,000,000
- Lump Sum payouts beginning after 6, 12, 18 or 24 months
- Kuveke Group experts can manuscript policy wording to match a client's contractual obligation or other specific needs



CASE STUDY

| 1

A large corporation with four equal shareholders sought to protect against the disablement of any of the four partners on a first-to-be-disabled basis. With the business valued at nearly \$60,000,000, Kuveke Group designed a \$15,000,000 Buy-Out policy that would pay a benefit in the event of the permanent disablement of one of the four principal owners.

| 2

An organization had a contractual Buy-Sell agreement covering all 18 of its owners, ranging from \$1,000,000 to \$20,000,000. Kuveke Group designed a Disability Buy-Sell policy on all the owners with an aggregate benefit in excess of \$50,000,000

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SEVERANCE CONTRACT INDEMNIFICATION COVERAGE

Severance Agreements, Change of Control Agreements and Employment Contracts can all require employers to maintain disability benefits for key employees post-termination. Unfortunately, Group Long Term Disability Benefits are not portable post-termination, while your client may have committed to such benefits.

Kuveke Group offers a solution with Severance365 – a unique program in the corporate disability market designed to insure the catastrophic economic value of the corporation's obligation to an executive covered through a Severance provision.

COVERAGE INCLUDES

- Flexible Policy and Benefit Terms
- Limits to \$5,000,000+
- Disability defined based on education, training and experience
- Tailored coverage to cover contractual obligation



CASE STUDY



| 1

A regional bank terminated four senior executives following a merger with a larger partner. Each of the four severed executives was promised benefits post termination for various periods of time. All four executives were previously covered under the bank's Group LTD plan for \$10,000 per month (plan maximum). Utilizing Severance365, we delivered insurance contracts for all four terminated executives, allowing the bank to live up to their contractual obligation.

| 2

The CEO of a publically traded company was terminated by the board. His employment contract called for a continuation of benefits for an 18 month period following termination. Under his prior benefit program, the CEO was receiving \$20,000 of Group LTD protection. As the CEO was age 51, the present value of their obligation ran into the millions. We designed and implemented an 18 month insurance policy that eliminated the exposure to the corporation.

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