

Zurich Affluent Markets Group Professional Team Athlete Program

Professional team athletes and their coaches are different, in and out of team competition.

When professional team athletes and their coaches come to market to purchase personal life insurance, they encounter a unique set of significant challenges that often limit their ability to buy any personal coverage for their important supplemental retirement or estate planning purposes.

Why do professional team athletes and coaches face these challenges? In a word, “capacity”.

Why is there a “capacity” challenge with professional team athletes?

Three reasons:

- **“Common Disaster”**: many U.S. carriers and their reinsurance companies are very concerned with what they believe is an additional risk associated with professional team athletes – a common disaster (e.g., a common travel disaster, etc.) that could impact multiple members of the same team. This concern is very similar to the concerns seen when a corporation attempts to buy key man policies on a large number of executives that work in the same location (e.g., a common building disaster).
- **“Excessive Inforce Life Insurance”**: the player’s team or sponsors may have substantial inforce term life coverage on the life of the athlete (or coach) indemnifying the team or sponsor (i.e., not the athlete or coach directly). This inforce coverage, however short-term (i.e., an aging 10-year term life policy) in nature, can significantly limit or completely eliminate the player’s or coach’s ability to purchase personal coverage.
- **“Foreign Nationals”**: Many of today’s top baseball, basketball, hockey, etc., stars are non-U.S. citizens and many others spend significant amounts of time in the off-season residing in their non-U.S. home countries. These foreign national and foreign travel realities cause many U.S. insurance companies and their reinsurers to significantly limit the amount of life insurance they would offer.

The Zurich Advantage

A professional challenge demands a professional solution.

Zurich Affluent Markets Group’s industry-leading Professional Team Athlete Program gives you the tools and the capacity to confidently prospect in this exciting market segment with the confidence you can deliver the required results.



Program Highlights

- Up to \$12 million retention available per team member (exclusive of aggregate inforce team coverage)
- Additional retention amounts are available in excess of \$12 million up to \$20 million retention per team member with a maximum inforce team coverage aggregate of \$100 million with the worldwide Zurich family of life insurance companies
- Preferred Best underwriting classification available for qualified applicants
- International underwriting capabilities ensure knowledgeable underwriting classification based on citizenship, VISA or overseas travel
- The program is focused near-exclusively on serving long-term financial security needs of the professional team athlete, the coach and their families. Under certain strategies pre-approved by Zurich, the program may also be used in strategies (e.g., certain Split Dollar designs, etc.) that benefit primarily the athlete's (or coach's) long-term needs in balance with the team's short-term needs

Zurich – We're a Part of Your Team

Zurich Affluent Markets Group looks forward to working with you to bring creative high-capacity life insurance-based solutions to your affluent markets prospects, clients and their advisors.



Zurich American Life Insurance Company

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