

## Application for Insurance Listing/Advertising on The White Coat Investor Website

### Personal and Firm Information

Your Name: **Bob Bhayani**

Name of Firm: **DrDisabilityQuotes.com**

Insert link to your website: [www.DrDisabilityQuotes.com](http://www.DrDisabilityQuotes.com)

Which service do you provide:

Term life insurance

Permanent life insurance

Disability insurance

Annuities

Other services (please list):

**Estate Planning**

**401(k)/Defined Benefit Plans**

**Solo K**

**SEP**

Years of financial experience: **25**

Years of experience selling life and/or disability insurance: **25**

Years your firm been in business: **6**

Which of the following designations do you hold (Check all that apply):

CFA

CFP

ChFC

CLU

CPA

PFS

EA

MBA ✓

BS or MS in finance related field ✓

Other (please list): **LUTCF ✓**

Have you had any events in the past that are reportable to regulatory agencies? If so, please attach explanation.

**NO**

Have any of your former clients sued you? What was the outcome? Please attach explanation.

**NO**

Are you currently involved in a lawsuit by a client or former client? Please attach explanation.

**NO**

## **Insurance Philosophy**

Are you an independent agent? I.e. Are you able to sell life or disability insurance from any company to any client?

**Yes we are “Truly Independent”. We serve our clients best interest (not the Insurance Companies). We are not subsidized by any Insurance Company neither do we have to meet any quotas from them.**

Do you have access to Compulife software (or similar)? Do you routinely use it to ensure your client is getting the lowest cost term insurance available from a reasonably strong company?

**[www.DrDisabilityQuotes.com](http://www.DrDisabilityQuotes.com) has compulife software that any White Coat reader can access and run their own quotes from highly rated Insurance Companies.**

What is your association (if any) with Guardian?

**I am a preferred Independent Broker with Guardian (never been employed by them) and an active member of Guardian’s Inner Circle for several years.**

What is your association (if any) with Northwestern Mutual Life?

**None whatsoever**

What life insurance companies do you typically use for term life policies for clients? Please list any company that comprises 5% or more of the term life policies you have sold in the past year with the approximate percentage of time you recommend a policy from that company.

**Principal Life - 30%**

**John Hancock - 20%**

**Prudential - 30%**

**Ohio National - 10%**

**Transamerica - 10%**

What disability insurance companies do you typically use for disability policies for clients? Please list any company that comprises 5% or more of the disability policies you have sold in the past year with the approximate percentage of times you recommend a policy from that company.

**Principal Life - 40%**

**Guardian/Berkshire - 30%**

**Ameritas/MassMutual/The Standard - 30%**

Do you believe that most doctors should own a cash value life insurance policy?

**No**

To What percentage of your clients have you sold a cash value life insurance policy?

**Less than 5%**

Please describe your use of permanent life insurance – types of policies recommended and reasoning:

**Cash Value / Permanent Life Insurance should be limited to Estate Planning related funding of a Irrevocable Life Insurance Trust. Example of such a policy would be Survivorship Universal Life or Second to Die policy.**

To approximately what percentage of your clients under 60 do you recommend an annuity? What type?

**None**

To approximately what percentage of your clients over 60 do you recommend an annuity? What type?

**Less than 5%. Mix of Fixed and Variable.**

Approximately what percentage of your firm's revenue comes from the following sources in any given year:

Term life commissions: **20%**

Disability commissions: **70%**

Permanent life commissions: **05%**

Annuities: **05%**

Other insurance commissions:

Other fees:

## **Physician Specific Issues**

How many physicians and/or dentists have you sold a disability insurance policy to in the last year?

**Over 100**

Do you have access to disability insurance discounts for most of the large physician employers across the country?

**Here are savings we can offer White Coat Readers –**

**Principal – Unisex rates 30% Discount\***

**Guardian/Berkshire – 10 to 30% Discount\***

**Ameritas – 15 to 25% Discount (depends on specialty)**

**Ohio National – 10% Discount\***

**The Standard – 10% Discount**

**MassMutual – Unisex Rates 25% Discount\***

**\*Certain Restrictions Apply**

Are you familiar with the various medical association group life and disability policies?

**Very familiar**

What do you feel is your biggest value-add for a doctor?

**I firmly believe in Advocacy and Representation for every physician client I have. This begins with delivering the best value (via max discounts) on premiums and unbiased guidance based on the physician's individual needs/situation.**

**The process also encompasses negotiating the best possible outcome leveraging our decades of relationships with Insurance Companies.**

**Most important part of our value add on is "Service". We have a very well trained professional staff dedicated to keeping each physician informed about their policies, options, riders and any changes in our industry year after year.**

Anything else that you would like me to take into consideration with regards to your application?

(Attach additional documentation as desired)

**I lecture Residency / Fellowship Programs all over USA and I am very connected with the pulse of the Medical Community. I understand the problems they face and have dedicated my practice to making a difference for them.**