**Email Content**

In the business market, top performers often command a more robust suite of benefits than the rest of the company. Unfortunately for some, that is not always the case. In fact, on a percentage basis, the top performers often lag the rest of the company in three fundamental areas. Fortunately, this “Benefits Gap” can be solved, either within the benefits plan itself or with individual solutions.

The Benefits Gap shows up in three areas most frequently:

* Retirement Planning
* Disability Income Protection
* Life Insurance Protection

Even if the client “already has” these benefits in place at their employer, a quick look at the benefits relative to the client’s income surfaces a significant shortfall. Also important: If the client is relying solely on employer sponsored plans that are NOT portable, personally owned insurance is the only way to address this issue without leaving the client exposed should they change jobs.

Drop me a note or give me a call if you want to take a closer look at how we’re designing this strategy with other advisors.