

Front

Foldover

Without proper income protection, you or your firm could be devastated financially due to the impact of an unexpected disability. You need the expert advice of Konikow Associates, a benefits specialist in the legal profession, to design individual and corporate insurance programs for individual and group needs.



Back



Konikow Associates Incorporated

Personal & Corporate Insurance Planning

180 Old Tappan Road, Bldg. 4
Old Tappan, NJ 07675

- Disability Insurance
 - Disability buyout
 - Disability overhead
 - Retirement plan protection
- Employee benefits
- Retirement plans
- Life insurance strategies
 - Buy sell agreement
- Long term care

877-879-5076
201-750-0100
konikow.com

Konikow Associates is proud to be an NJAJ affinity partner



Cover

A Financial Planning *Anonymity*



Disability insurance
*the overlooked component
of financial planning*



Konikow Associates Incorporated

At Konikow Associates, our Disability Insurance professionals are dedicated to helping attorneys and law firms secure income protection that fits the unique requirements of their profession.



Disability Insurance is the most overlooked benefit for high income attorneys.

Do you have a false sense of security?

Many highly compensated attorneys need more income protection and overlook this essential component in their financial planning.

Our professionals will work closely with you to identify where group LTD is not enough and where limitations in existing coverage and contractual language leaves you exposed.

We provide custom solutions and strategies to ensure that each client has a comprehensive financial plan that maximizes their disability protection.

We provide solutions

Our program features include:

- Permanent non-cancelable
- Fully portable
- True Own Occupation coverage
- Rates and Benefits guaranteed for the full benefit period
- Voluntary or Employer paid or both by carving out Partners/ Members
- Medical and financial underwriting may be waived*

Income protection and peace of mind

Our dedication and creative approach helps our clients secure disability income protection in the most effective and advantageous way possible.

Konikow Associates is the company that understands the insurance needs of the legal profession.

We are an affinity partner with the New Jersey Association for Justice, we are a proven industry resource and we have the right approach to protect you and your firm.

*With Guaranteed Issue Program