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BUA - Making a Splash in DI

Income helps pay for everyday living expenses, gives us the freedom to do the things we love, and helps each of us plan for our future. Surprisingly, this is one area of risk that advisors and their clients “forget to Insure”. An untimely accident or illness can derail not only a personal financial plan, but the livelihood of a business as well. Whether it’s in a personal or business setting, a properly structured Disability Income product can be invaluable to your clients.



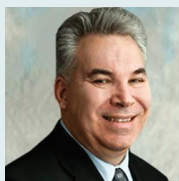
BUA is taking our Disability Income division to a new level in 2022.

Though we have been a long-term player in the DI market, we lacked the ability to influence underwriting decisions in the same way we do in the Life Insurance Market. That has all changed! BUA now has hired a unique specialist in this market to help facilitate your sales.

Industry veteran Howard Klebanow has joined BUA to lead our DI Sales and Underwriting.

His expertise in case design, underwriting, and selling Disability Income insurance is second to none. His negotiating skills with our carriers is a proven commodity – whether it’s working through complicated income structures, sub-standard medical issues, or even adjusting the elimination or benefits periods of the product to fit the underwriting class that can be offered.

When you think of DI, think of BUA!



HOWARD KLEBANOW
Disability Income Sales Director
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Howard joined BUA in January 2022 and brings with him over 40 years of experience in the individual disability marketplace, including both time in the home office and sales side of the product.

He started his career by majoring in insurance at the University of Tennessee and has since spent the last 40 years primarily in the Individual and multi-life disability arena. During that time, Howard has spent time underwriting for Provident Life and Accident, as a brokerage representative and manager for Paul Revere Life; Vice President of Disability Operations for CIGNA; Director of the Executive Disability and Long-Term Care division for Risk Management Group at Clark Consulting; Vice President, as well as agency Brokerage Director for Skylight Financial Group (Mass Mutual agency) and most recently as Chief Operating Office at Berkshire Advisor Resource (A Plus Group member).

His expertise is in all facets of income protection including product knowledge, case design (both basic and advanced) as well as evaluating risk through the underwriting process.

DI Carrier Portfolio

