



Insurance For High Income Earners Aims To Correct Disparity In Disability Protection

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Hawkins Wealth Advisory LLC, a business in Phoenix, AZ, which serves as the global financial needs of a dynamic group of clientele, and their underwriters at PIU, who have a long history of protecting the economic welfare of the top 10% of people in terms of wealth in the United States. They offer plans for those earners who need more income protection than what they can obtain through 'traditional' disability insurance. They have launched a number of excess and supplemental DI policies to offer the highest levels of fiduciary safety found anywhere in the country. More details are available at <http://www.hawkinswealthadvisory.com>.

Robert E. Hawkins, founder of the Hawkins Wealth Advisory LLC, says: "We are not here to wax philosophical about race, religion or sexual orientation, but we want to contemplate ongoing financial discrimination against the wealthy in America as it pertains to insurance."

The United States is arguably the richest and most successful country in the world. There are by far more billionaires in the U.S. than in any other country, and there are more than 10 million millionaires in America. Unfortunately, in this progressive state of capitalism, there are a number of potential pitfalls and financial issues for those who work hard and are able to remain truly wealthy. "Taxation is thought of to be the greatest

enemy to men and women of substantial wealth," points out Robert E. Hawkins. "State and federal income, estate and business taxes demand large proportions of American household incomes. The more money you earn, the higher percentage of income you must turn over to the government, and barring radical administration changes, the trend of increasing taxation on the rich will continue."

Mainstream disability carriers tend to offer less income protection to those who have very high earnings. Depending on occupation and income level, most DI companies will offer insurance for approximately 60% of a person's annual earnings. However, when they consider those with high net worth, the percentage of coverage declines substantially to a protection level of just 10% to 25%. This is what Hawkins aims to address through insurance that is available to the "global" markets at <https://portals.gbg.com/hawkins>.

Statistics has historically demonstrated that even the rich are poor accumulators of sufficient liquid assets and savings to maintain an accustomed lifestyle after an unforeseen and long-term halt to income flow. Robert E. Hawkins, as shown on his LinkedIn profile at <https://www.linkedin.com/in/hawkinswealthadvisory>, is uniquely qualified to help them with regards to this problem.

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Bringing Wealth Back to America One Client at a Time!

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