


**DRESCHER INSURANCE**

MAY 13, 2010

## DO YOU HAVE A STUDENT LOAN? ARE YOU THE GUARANTOR OF A SCHOOL LOAN?

**CONTACT US BY  
PHONE: 203-272-2122  
FAX: 203-272-2126**

**DAVE DRESCHER EXT.**

DDRESCHER  
@DRESCHERINS.COM

**104****LYNN HYDOCK EXT.**

LHYDOCK  
@DRESCHERINS.COM

**105****PAULA GRAHAME EXT.**

PGRAHAME  
@DRESCHERINS.COM

**106****JEN SINISCALCO EXT.**

JSINISCALCO  
@DRESCHERINS.COM

**100****JAMIE OLMSTEAD EXT.**

JOLMSTEAD  
@DRESCHERINS.COM

**102****LEILA GRABER EXT.**

LGRABER  
@DRESCHERINS.COM

**101****CAROL TESTA EXT.**

CTESTA  
@DRESCHERINS.COM

**110**

### AS A FULL SERVICE AGENCY:

- Comprehensive product lines to meet the many insurance needs of privately owned businesses.
- Families and individuals have evolving insurance needs. We offer a complete product line with multiple insurance companies to help you meet your needs for today, and tomorrow.



Find us on  
**Facebook**

A unique program being offered through Drescher Insurance is enabling graduates to protect their ability to repay their student loans in the event they become disabled.

### PROGRAM OVERVIEW

The Student Loan Protection Program is specifically designed to fund financial obligations that require periodic payment expiring at a given time. This new program will insure of to 100% of monthly loan payments—up to \$2,000 a month—should someone become totally disabled.

This program was created at the suggestion of medical and dental school graduates—professionals acutely aware of unexpected illness or injury—who reported that their greatest fear was defaulting on student loans if a disability prevents them from working.

According to a 2008 survey by the Association of American Medical Colleges, 87.5% of medical school graduates have outstanding student loans; the average debt load is approximately \$140,000. And dentists face even greater financial pressures—their average debt at gradua-

tion is \$186,000 for public dental schools and a staggering \$205,000 for private institutions.

### ELIGIBILITY

Effective immediately, the list of occupations eligible for coverage under the Student Loan Protection Program has expanded to include:

- Physicians
- Dentists
- Medical/Dental Residents
- Attorneys
- Pharmacists
- Veterinarians



You may qualify for up to \$2000 to cover monthly student loan payments if you are a physician, dentists, medical/dental resident, pharmacist, veterinarian or attorney who applies for—or already owns—ProVider Plus coverage through Drescher Insurance.

### ADVANTAGES

**Affordable coverage** that pays your loan obligation in the event of total disability.

**Ensures on-time payment** and helps to protect your credit rating if you are totally disabled, not working, and eligible for benefits.

**Payments are made for you**—you don't need to write a check every month; payments are made directly to lenders.

**Precisely the coverage you need**—the policy period is matched to the duration of the loan.

**It's easy to apply**—all you need is an application and a copy of your loan agreement(s).

Having this coverage in place is a win-win for the loan holder and lending institution alike. Call Drescher Insurance today to find out how you can protect your financial future.

One final thought: If you are the guarantor of a loan, consider life insurance for the student. Be sure to obtain enough coverage to satisfy a loan balance and cover your financial risk.