

DISABILITY INCOME PROTECTION

Presented by:

Physician's Insurance Solutions

Services we provide:

- Disability Insurance Planning
- Life Insurance Protection
- Group Long Term Disability Coverage
- Comprehensive Financial Planning
- Retirement Planning
- Long Term Care Insurance

Insurance provided through:

- Northwestern Mutual
- Berkshire Life / The Guardian
- Principal Financial Group
- The Standard
- Met Life
- Mass Mutual

Seth and Steve have a combined 38 years of disability planning experience and over 2,500 individual physician clients nationwide.

We work with every major disability insurance carrier and our objective is to help customize your income protection needs as you transition out of the CAHC program and into practice.

We have established discount premium programs with several disability insurance carriers



Steven Zirolli, CLU

Financial Advisor
Physician's Insurance Solutions
(860) 570-7501
Steven.Zirolli@nm.com



Seth Jason Kalkstein

Disability Income Specialist
Physician's Insurance Solutions
(860) 570-7446
Seth.Kalkstein@nm.co

"I have known Seth since we were introduced back in 1992 when I was working at The National Institutes of Health in Washington, DC. Seth has been a great educator and insurance professional for myself, my family and the partners in my practice now located in New York City."

Robert S. Lebovics, MD, FACS
Otolaryngologist
New York, New York

"Seth and his team have been an invaluable resource to me, my family and my medical practice. Until my disability that occurred in 2012, I had no idea how important having the right insurance carrier and advisor would be. Seth personally helped us with the purchase of my coverage and was there at claim time to help us through the process. He has been awesome to work with and would recommend him to any physician looking to start a Disability Income program of their own."

Jeffrey Kierstein, DPM
Podiatrist
Glastonbury, CT
Disabled 2012

"Seth has been my family's Financial Representative since I started my practice. He has been thoughtful, thorough and his guidance in disability and life insurance decisions is in my best interest. He is the man."

Leo J. DiStefano, MD
Pediatrician
West Hartford, Connecticut

"Seth Kalkstein has been our representative for over 14 years. He is absolutely outstanding in terms of service, advice and product knowledge. He has my respect and my friendship and I highly recommend him to all my friends."

Robin Bliss, MD
OB/GYN
Smithtown, New York

"Seth Kalkstein is an extremely thorough Financial Representative. He takes the time to fully explain all aspects of financial products and how they are related to your personal or business needs. He is the consummate insurance professional. The industry needs more like him."

Jeffrey S. Matican, MD
Cardiologist
Englewood, New Jersey
Disabled 2015

"I was introduced to Seth through my wife who was completing her Dermatological Residency back in 1996. Seth has helped her with quality disability income and life insurance products for both of us. In addition, he was able to provide guidance regarding a Group Long Term Disability program for my growing practice. Seth seems to always be available, day or night and we would recommend him to anyone."

Scott Flashner, MD
Emergency Medicine
Garden City, NY

Physician's Insurance Solutions is a marketing name for Steven D. Zirolli and Seth J. Kalkstein in their capacity as a representative of Northwestern Mutual and is not a legal business name. Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM) (life and disability insurance, annuities and life insurance with long-term care benefits) and its subsidiaries. Steven D. Zirolli and Seth J. Kalkstein are Insurance Agents of NM and Northwestern Long Term Care Insurance Company, WI (long-term care insurance), a subsidiary of NM. Steven D. Zirolli is a Registered Representative of **Northwestern Mutual Investment Services, LLC** (securities), a subsidiary of NM, broker-dealer, registered investment adviser, and member FINRA and SIPC. Representative of Northwestern Mutual Wealth Management Company®, Milwaukee, WI (fiduciary and fee-based financial planning services), a subsidiary of NM and federal savings bank. There may be instances when this agent represents companies in addition to NM or its subsidiaries.