

Keith Lerner of Total Planning Insures College Football Players Earlier and Earlier

Gainesville, Fla. – Keith Lerner is seeing them younger and younger.

Lerner, a Chartered Life Underwriter, Chartered Financial Consultant, and owner of Total Planning Sports Services, signs college athletes to insurance policies that protect them financially should they suffer a career-ending injury. Lerner writes policies for college and professional players and in all sports, but the majority of his clients are college football players.

While a decade ago most of them were juniors trying to decide to stay for their senior year; today the majority of his clients are actually sophomores seeking protection for their junior year before turning pro.

Brandon Boykin, a former University of Georgia Bulldog, who was drafted by the Philadelphia Eagles in 2011, is one such example.

“With such a physical sport the disability insurance gives you a sense of security,” said Boykin. “You hope and dream to play in the NFL, but you never know.”

An athlete’s projected draft status helps determine the amount of the policy. Athletes can collect on the policy if they are injured while still in school, on or off of the field, or playing internationally and are not able to play professionally within a year.

While both Lerner and the athletes never hope to collect on the insurance policies, there have been past clients who have needed to do so. The disability insurance provides the athlete with financial security in the case of a career-ending injury.

A new dynamic has been added to the office of Total Planning. David Lerner, who was a punter for the University of Florida and part of the 2008 Gator national championship team, joined the family business this past year. He recently signed his first college athlete.

“He brings a perspective we did not have before, having played so recently,” said Lerner.

To learn more about this unique entrepreneur, or to arrange an interview, contact Rachel Hojnacki at Greenberg Communications at (352) 338-9978 or rachel@greenbergcommunications.com.