

Income Protection

Protect Your Most Valuable Asset

Every Day Depends On Your Ability To Earn A Living



Your lifestyle and dreams for the future depend on your ability to earn a living.

When you take into account all that you've worked so hard to achieve, consider the fact that your paycheck made it all possible.

One of the most important decisions you will make will be to insure your income.

An income protection plan will provide you with monthly tax-free income if you are unable to work as a result of an injury or illness.

Your Income At Work

We protect our homes, cars, even pets and cell phones with insurance. But we often fail to consider protecting our most valuable resource – our income.

Did you know?
FACT

The cumulative earnings potential to age 65 of a 45-year-old making \$100,000 a year with 5% annual increases



THIS IS WORTH PROTECTING!

Your Income pays for the big things



Your Income pays for the little things

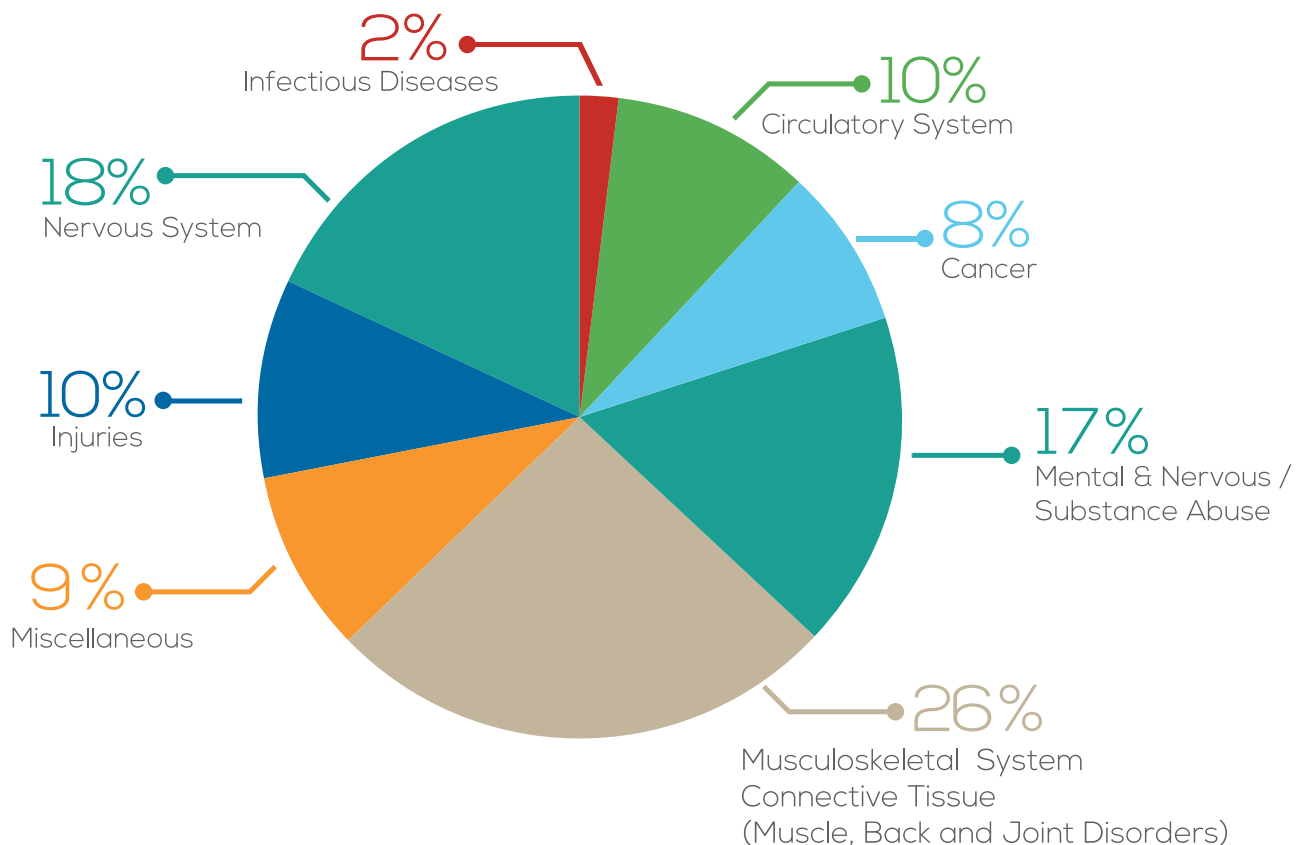


Think About It. Buying a home, sending the kids to college, and having enough for retirement all rely on receiving a regular income. Are you prepared if a sickness or injury prevents you from working?



The Most Common Disability Causes

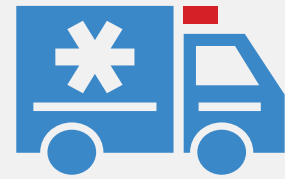
Even a short-term disability can put enormous financial strain on you and your family. Where will your money come from in the case of injury or illness?



Does Your Income Protection Plan Satisfy Your Needs?

If you are suddenly unable to work for any period of time, you could lose your income and everything it provides. Will the following sources of income be sufficient to provide for you and your family?

Did you know?
FACT



62% of bankruptcies in 2014 were a result of an illness or injury and 78% of the families had medical insurance

Bloomberg Business Weekly



Social Security

In 2018, the average social security benefit was \$1,312 monthly. Additionally, 65% of initial applications will be denied.



Retirement Savings

Using retirement savings will cause unwanted penalties and taxes, leaving you with little or no money for your retirement years.



Worker's Compensation

Less than 5% of disabling accidents and illnesses are work related; the other 95% would not be covered.



Borrowing From A Bank Using Credit Cards

Your chances of loan approval would be impossible without a regular income. Credit card debt could lead to bankruptcy.



Group Long Term Disability

Employer sponsored plans typically provide 60% of pre-disability earnings. After taxes, this leaves your monthly benefit considerably less and could fall short of meeting your monthly expenses.



Asking Family And Friends For Money – As A Last Resort

Having to ask family or friends to borrow money will put unwanted stress on you at a time when you should be focused on recovering.

What Is Your Plan If You Got Sick Or Hurt?

Don't wait until it's too late; build a solid foundation today!

Could you pay necessary expenses if your paycheck stopped coming? **List your expenses** and the possible sources of income you would have if you were unable to work.

MONTHLY INCOME

Monthly Disability Income and Benefit	\$
Group Disability Insurance Benefit (after taxes)	\$
Monthly Social Security Disability Benefit (if any)	\$
Additional Investment Income	\$

TOTAL MONTHLY INCOME

\$

MONTHLY EXPENSES

Mortgage (including property tax) or Rent	\$
Homeowner's or Renter's Insurance	\$
Car Payments and Insurance	\$
Utilities	\$
Food and Clothing	\$
Child Care	\$
Loans and Credit Card Payments	\$
Medical Insurance Premium and Expenses	\$
Other (education, entertainment, etc.)	\$

TOTAL MONTHLY EXPENSES

\$

TOTAL DISABILITY INCOME NEEDED

\$

The Process Is Simple And Easy!

We're here to help put an affordable plan in place so you can rest assured that your lifestyle is protected and will remain secure for years to come.

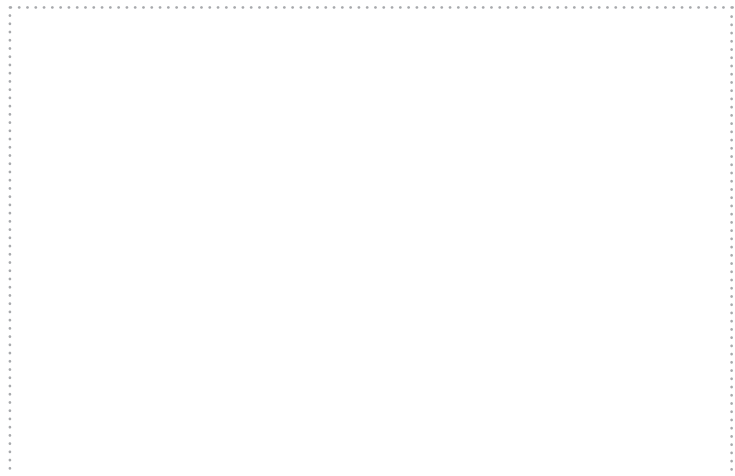


Protect your most valuable asset ...
Your ability to earn a living.



Contact me today
to schedule an appointment.

Let's discuss an Income Protection Plan that
meets your needs and fits your budget.



Providing solutions that fit your ever changing needs.