

Disability Income Plan

Who will pay you when you can no longer work because of an accident or illness? How much will you receive, and how long will it continue? What will happen to your company, or your retirement benefits?

When your income is cut off by disability, your expenses generally increase and your investments can deplete rapidly. Without your ability to restore your investments, how will your dependents survive economically?

What are your options for replacing your income if you become disabled?

- Borrow?
 - Who will lend to you?
 - How would you repay the debt?
 - Even if you could borrow, the interest accelerates your debt!
- Family?
 - Are they able and willing to help?
 - How long before **they** would be financially stressed?
 - What would their assistance do to family relationships?
- Friends?
 - Same issues as family assistance.
- Charity?
 - Which ones?
 - How much could they assist?
 - How long could they assist?
- Liquidate Assets and/or Accounts?
 - Which ones?
 - What are market conditions?
 - What is the tax impact?
 - How will you replace those assets if you or your family needs them?

- Insure your income prior to a disability?
 - Improves the possibility of borrowing, if necessary
 - Minimizes the need for financial assistance from family, friends, or charity
 - May allow you to keep assets/accounts that would otherwise need to be liquidated
 - Preserves retirement funds for you and financial security for dependents
 - Premiums are impacted by age, gender, health, occupation, avocations, waiting period, duration of benefit, amount of benefit, and riders such as automatic inflation increases or guaranteed purchase options.

Ultimately, it is your health that allows this preferred solution. Contact us today by submitting a request in the Resources tab on our website, or completing our secure online confidential questionnaire so we can schedule a time to meet and discuss who and what is important to you at this time.

After you have submitted your questionnaire, we will contact you to schedule a 60-minute complimentary consultation to determine what your needs are, how we might work together, and if our relationship is the right fit for you. Upon mutual agreement, we will either continue working with you or refer you to other appropriate professionals.

Your ultimate success is up to you, and is our greatest desire. We look forward to hearing from you soon!