

give a [loan to](#) a disabled person with no income and no guaranteed prospect of being able to repay.

The Sure Thing

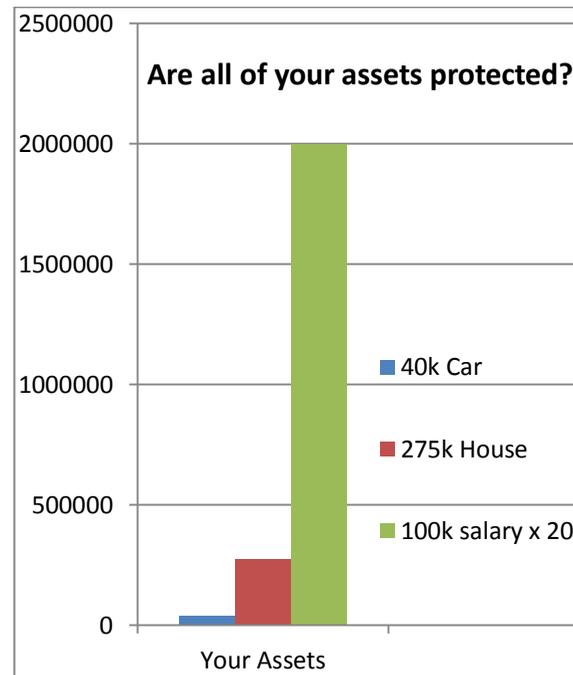
If you want to be sure that your income is adequately protected during a disability, you need a disability insurance protection plan. But while such a plan can be designed to fit your individual needs, it is only as good as the Company and the disability insurance policies that stand behind it.

"When was the last time I took a nine month vacation?"

If the answer is never, then you need [disability insurance](#). If you knew that the odds of becoming disabled are around 30% before the age of 65, would you go without disability insurance? Would you put your entire financial security at risk of a total collapse by not having disability insurance? That's what happens to people who don't have disability income insurance when a sickness or injury prevents them from bringing home a paycheck. Think about the financial stress in your life right now, then amplify it ten-fold when there is no monthly income because of your sickness or accident. The odds are much higher that you will suffer a period of disability lasting 90 days or more before you reach the age of 65.

" But I have group disability insurance through my employer"-

If your employer pays your premiums, your disability benefits are most likely taxable and are capped if you make more than 150k/ year, and may leave you with less than 50% of your pay check protected if you are disabled for 3 or more years. Having an Individual Disability Policy can supplement your group disability policy and help protect more of your paycheck. *



THE ABOVE GRAPH ILLUSTRATES WHAT A LARGE PORTION OF YOUR TOTAL ASSETS A SALARY OF 100K PER YEAR FOR 20 YEARS IS! BECOMING DISABLED CAN DEVASTATE YOUR RETIREMENT PLAN AND CURRENT LIFESTYLE.

Ask Yourself This One Important Question

Is my most valuable asset as well protected as my other assets??

In other words, have you made sure that if your income stopped because you were sick or injured and couldn't work, you wouldn't have to worry about how your bills were going to get paid? If you think you are already protected, think again. If you are a high income earner and have group disability insurance through your employer, your paycheck may not even be halfway protected!

Halfway Measures

Most alternatives to replacing lost income are only halfway measures.

Social Security Disability Benefits May Not Provide Adequate Protection

Qualifying for Social Security benefits is very difficult because the disability must prevent you from doing any kind of work - not just your usual job.

If you think you could get by on Social Security benefits, you may want to reconsider.

Workers Compensation Benefits May Not Be Adequate

Workers Compensation only covers job related sickness or injury. In addition, these benefits are limited.

You can't rely on your savings, on your family or on a [bank loan](#).

If you saved just 5% of your income each year, a six-month disability would wipe out 10 years of savings, and when savings are gone your other assets would begin to dwindle as well. After your savings depleted rapidly, would family or friends be so willing to help you out? Even a bank wouldn't want to -

Although no one plans on becoming disabled...not having a protection plan is not good!

“As many as 62 percent of bankruptcies were caused by medical costs, according to a Harvard Study. .Close to three out of four health-cost related bankruptcies are filed by people who had insurance – **just not good enough insurance**”

Disability insurance premiums are generally only 2-4% of your total annual income. Not having disability insurance is a mistake. There is no reason for not having it unless you are independently wealthy. The worst excuse is "I can't afford it." That only means that you are on the edge even more than others and have the most to lose in the shortest amount of time. Some professionals have become bankrupt and yes... even homeless from an illness. If you multiply the annual earnings of your job by the number of years you plan on working...it's a big number! Most likely bigger than the value of your home, which you most likely have protected with insurance? With my more than 14 years of experience in the Financial Services Industry, I have helped hundreds of individuals and families protect their wealth and paychecks. For a fraction of your lifetime potential earnings, I can show you a way to protect your most valuable asset... your paycheck!*

Just give me a call and I will assist you in developing a disability insurance protection plan that is customized to meet *your* financial needs.

Faron L. Gallon, ChFC., CRPC.

Asset Protection Strategist

PH: 386-453-8686

24hrs/day, 7days a week, free consultation.

***Not an Attorney or Tax Advisor.**