



Protect Your Hustle

“If you don’t invest in risk management, it doesn’t matter what business you’re in, it’s a risky business.”

— Gary Cohn

Entrepreneurs are known for betting on themselves. You take risks and pour your energy into making an idea succeed. But here’s the thing, betting on yourself also means **protecting yourself**.

Life and disability insurance aren’t just personal safety nets. They are business tools. If you’re the person driving the business forward, what happens if you’re suddenly not in the driver’s seat?

Let’s break down four simple but powerful questions every business owner should ask to ensure they’re protecting the hustle.

1. What happens if I can’t work tomorrow?

Disability insurance helps replace your income if you’re injured or sick and can’t work. For business owners, that could mean keeping the business afloat while you recover.

Ask yourself:

- Could my business run without me for a few months?
- Would I still be able to pay myself or my bills?
- What would happen to my lifestyle if my income stopped overnight?

2. Would my family be okay if I weren’t here?

Life insurance isn’t just about funeral costs. It’s about making sure your family doesn’t face financial stress while grieving. It’s also about protecting your business operations from sudden disruption.

Ask yourself:

- Would my family be financially secure without my income?
- Would my business partners know what to do next?
- Have I made it easy for my loved ones to navigate the financial side of my absence?



3. Could my business partners or team carry on?

If you have co-owners or a leadership team, life and disability insurance can help fund owner buyouts, cover lost revenue, and avoid legal messes.

Ask yourself:

- Do we have a plan if one of us can't work or passes away?
- Is there appropriate insurance to fund that plan?
- Would my absence create confusion, conflict, or financial strain for my team?

4. Am I thinking beyond today?

Life and disability insurance can also support long-term goals like retirement, succession planning, and financial stability.

Ask yourself:

- Can my policy help with future income or exit planning?
- Is insurance part of my overall financial strategy?
- Am I building something that lasts, or just something that works for now?

Hope Isn't a Plan

Gary Cohn's quote reminds us that risk is everywhere, but it doesn't have to be unmanaged. You can go all in on an idea and still use the appropriate tools to protect yourself. That's the role life and disability insurance plays. It allows your business to keep going, even when you can't.

So here's the final question:

Are you betting on your success, or just hoping nothing goes wrong?

Written by RJ Finley
Private Wealth Advisor
rj@decidedlywealth.com

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