

**Disability Income Insurance**

# Protect Your Most Valuable Asset

Your Ability To Earn A Living



**CPS**   
*Rohrer & Associates*

## **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 ability to earn an income.

**Disability Income Insurance will provide you with monthly income if you are unable to work as a result of an injury or illness.**

# Your Income At Work

We protect our homes, cars, lives and even identities 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

+ \$3,306,595



## Your Income pays for the big things



## Your Income pays for the little things

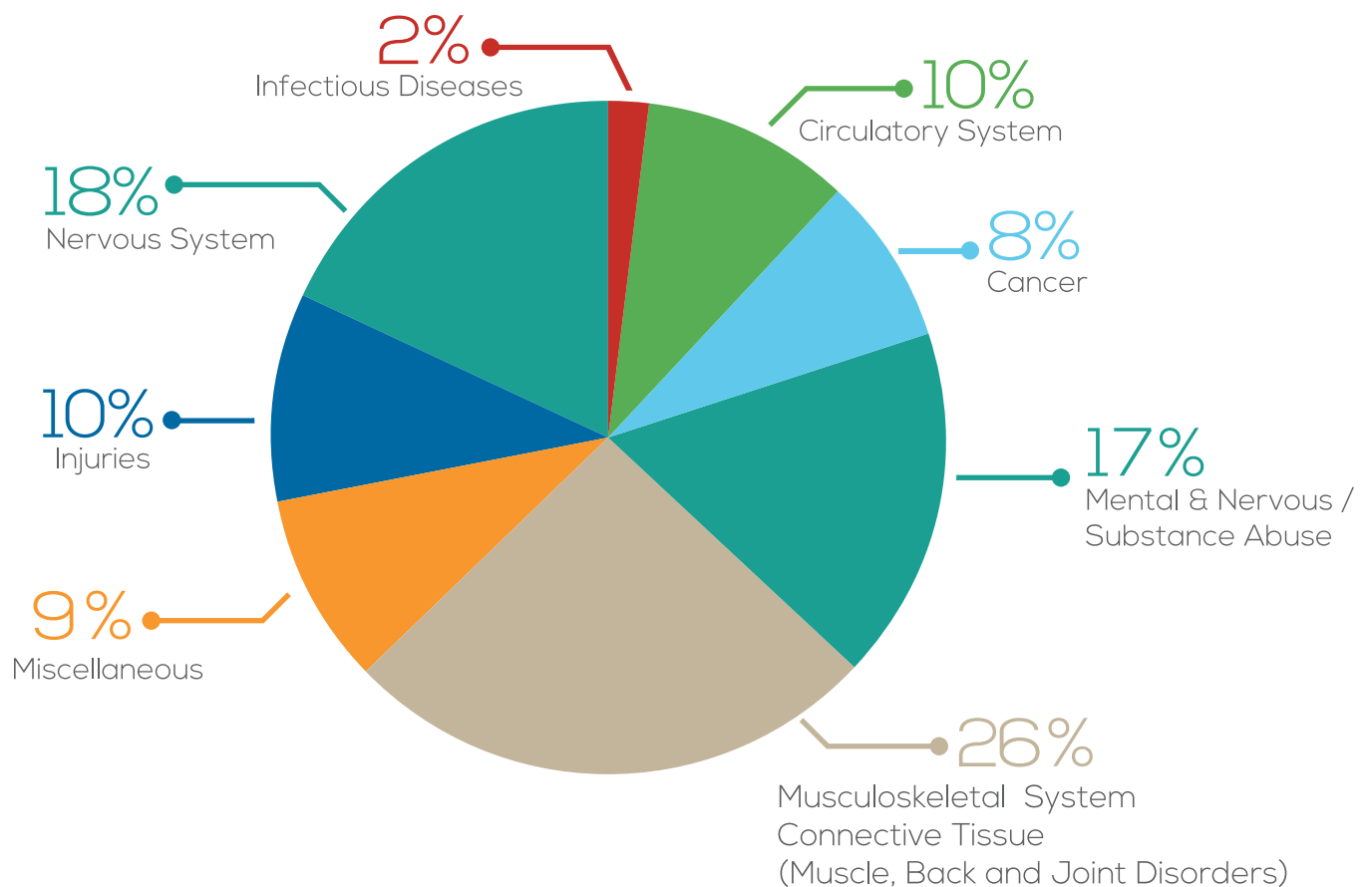


**It is critical to make sound decisions** when it comes to your overall financial portfolio. Today's unsettled economic times coupled with uncertainty in the job market are exactly why it's necessary for you to protect against risks.



# The Most Common Disability Causes

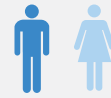
Even a short-term disability can put enormous financial strain on you and your family.



# 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**



1 in 2 Americans would be in financial trouble in less than a month if they became too sick or hurt to work.

Source: LIMRA and Life Foundation  
2013 Insurance Barometer Study

**L** **Social Security**  
Over half of all applicants for disability protection are denied. The average monthly payment is under \$1,130 a month.

**V** **Retirement Savings**  
Do you really want to use hard earned savings to pay your daily living expenses? By withdrawing the funds you may also incur penalties and taxes.

**D** **Worker's Compensation**  
Only 10% of disability cases are caused by eligible on-the-job injuries.

**H** **Borrowing From A Financial Institution**  
Your chances of borrowing money from a financial institution could be slim without an income.

**h** **Asking Family And Friends For Money**  
Having to ask family or friends to borrow money will put unneeded stress on you at a time when you should be focused on recovering.

**g** **Group Long Term Disability**  
Employer sponsored plans only provide 60% of pre-disability earnings. After tax this leaves you with an adjusted net income of 47% of your pre-disability earnings. Can you afford to take a 53% pay cut?

# Build A Solid Foundation

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

MONTHLY INCOME	
Monthly Disability Income and Benefit	\$
Group Disability Insurance Benefit (after taxes)	\$
Monthly Social Security Disability Benefit (if any)	\$
Additional Investment Income	\$
<b>TOTAL MONTHLY INCOME</b>	\$ <input type="text"/>

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 Expenses	\$
Other (education, entertainment, etc.)	\$
<b>TOTAL MONTHLY EXPENSES</b>	\$ <input type="text"/>

**M**

Subtract your expenses from the total income. Is there an income shortage? If the answer is "yes" now is the time to get the protection you need.

# Don't Wait Until It's Too Late

Disability Income Insurance will provide you with monthly income if you are unable to work as a result of an injury or illness.



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



**Contact me today**  
to schedule an appointment.

Let's discuss an affordable Income Protection Plan.

~ Business Card ~

# Providing solutions that fit your needs

Pursuant to IRS Circular 230, I am providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

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