



Disability Income Planning

What you don't know can hurt you.

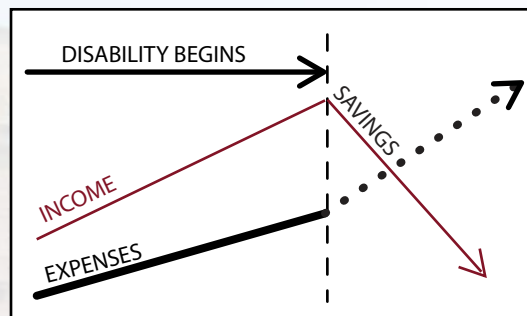
Like most Americans, you may have health insurance, auto insurance and home insurance. But you probably have not thought to protect the income that makes your lifestyle possible.

You can protect yourself against income loss in the event of a long-term disability by purchasing disability income insurance.

What is at risk?

It is sobering to consider how much depends on your income.

As illustrated to the right, without disability income insurance, during a disability you would face the likelihood of significant loss of income at the same time that your medical bills increase. Your savings could quickly be depleted. Bills for your mortgage, car, utilities, education, loans and other daily expenses would continue.



The Good News

CONDITION	DEATH	DISABILITY
Hypertension	↓ 73%	↑ 70%
Heart Disease	↓ 29%	↑ 44%
Cerebrovascular	↓ 48%	↑ 36%
Diabetes	↓ 27%	↑ 36%

As shown in the table on the left, with advances in medicine, the incidence of death from major illnesses has decreased significantly.

The Bad News

The incidence of disability from these same illnesses has increased dramatically.

Attention business owners!

Disability insurance should be part of any business continuation plan. Business overhead protection reimburses business owners for covered expenses necessary to keep the office running should the insured suffer a disabling accident or illness. Additionally, disability buyout protection provides funding for a buy-sell agreement triggered by the disability of a shareholder, partner or co-owner of the business.

AGE	DURATION	AGE	DURATION
Under 40	4 years	50 - 54	4.5 years
40 - 44	4.3 years	55 - 59	3.5 years
45 - 49	4.6 years	60 - 64	1.7 years

What you can do

Talk to a TFG financial professional about your specific needs. Whether you need full coverage or a supplement to employer provided group disability coverage, we have a plan for you. TFG can help design an income protection plan for your personal or business needs.