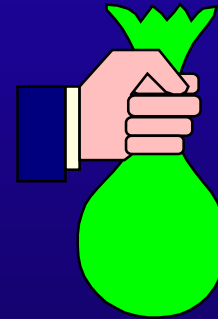


What is your most important asset?

_____ Home



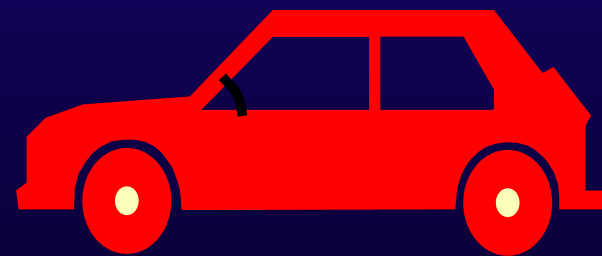
_____ Income



_____ Retirement

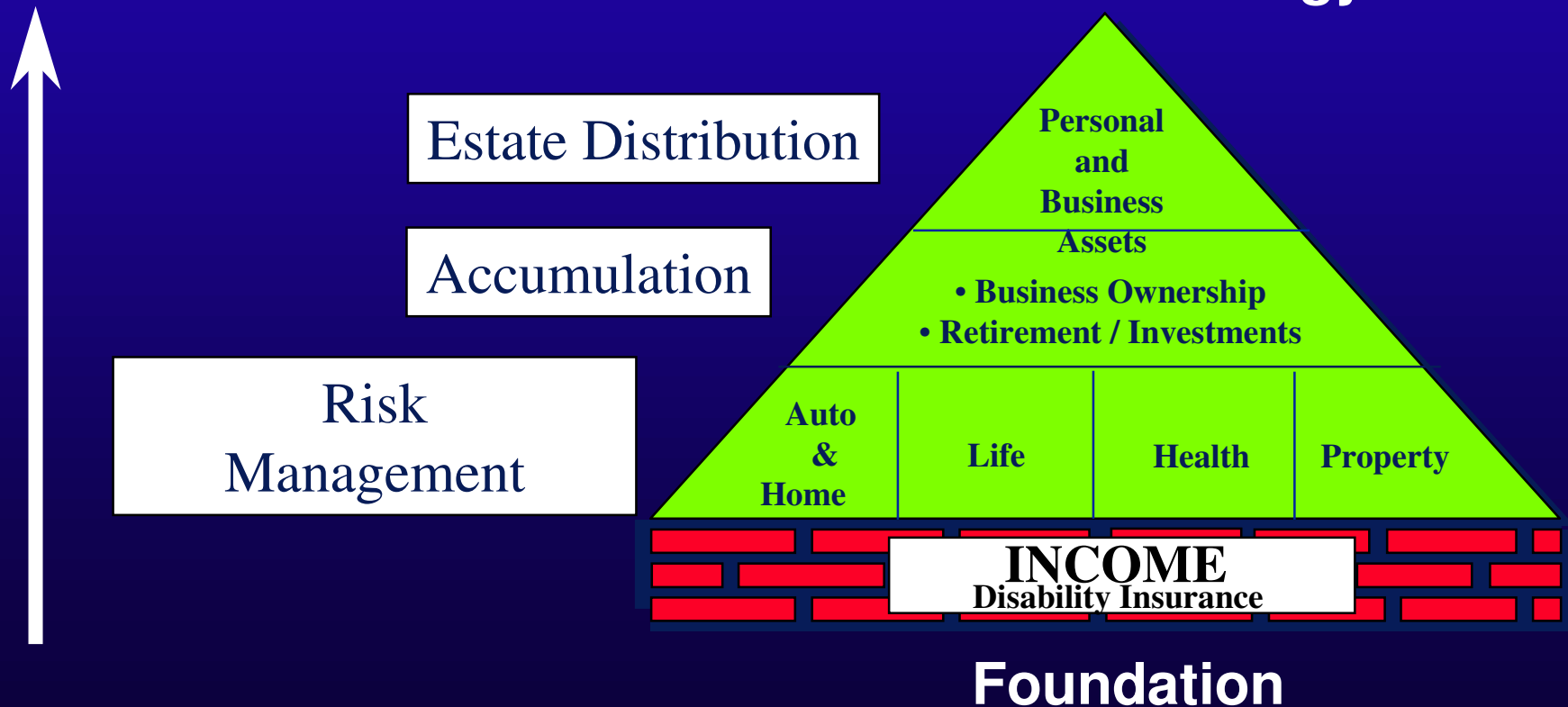


_____ Automobile



What are your Dreams and Priorities?

Successful Financial Strategy



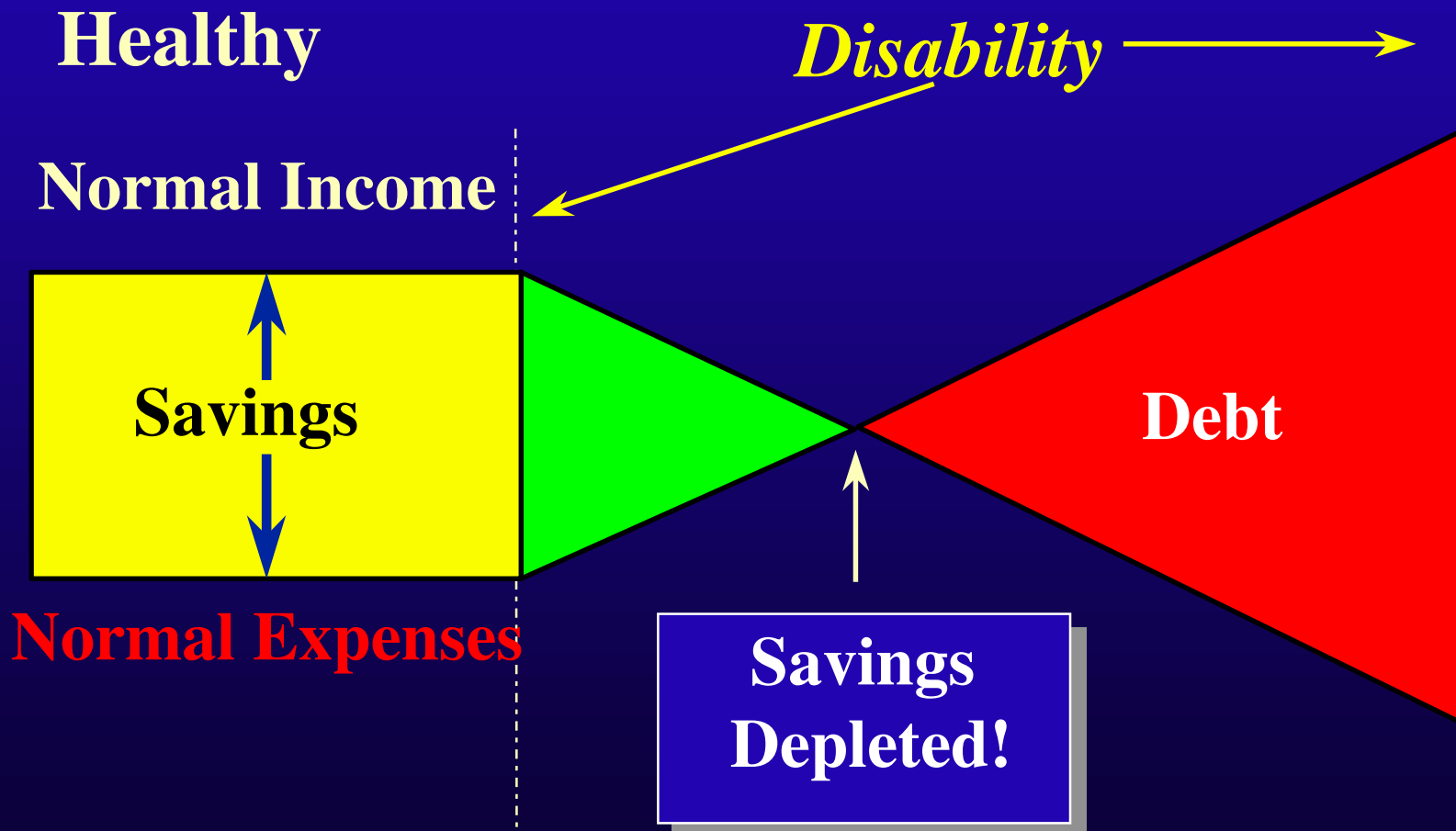
Are you protecting the right assets...

Consider that you:

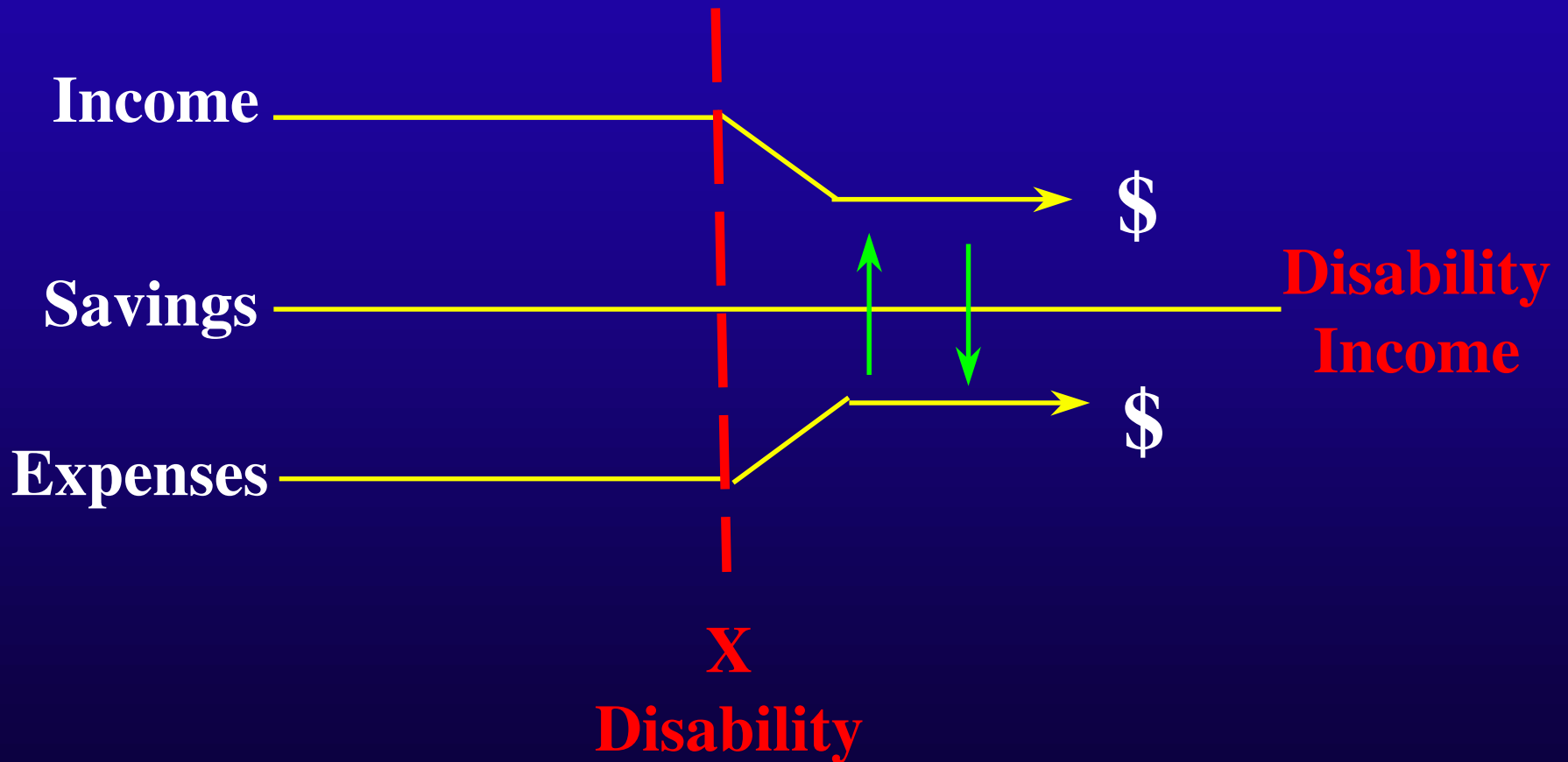
- ◆ Drive an insured car,
- ◆ Live in an insured house, and
- ◆ Your personal belongings are insured.

*Why risk your earning power, when so much
depends on it?*

When disability strikes, your financial picture changes



The Solution



Let's look at your expenses ...

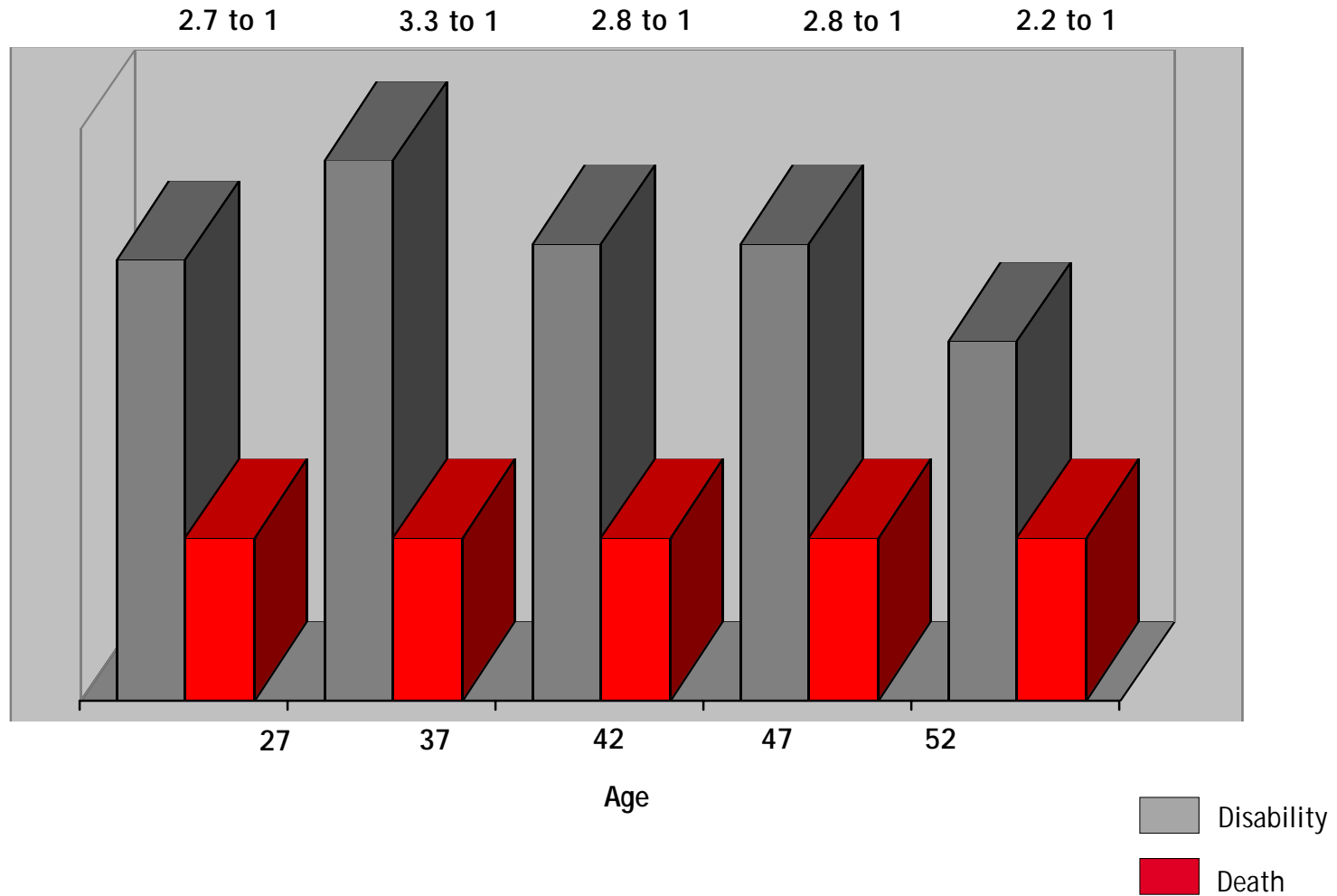
Expenses	
Rent or mortgage	\$
Utilities	
Food	
Car payments	
Retirement savings	
Children's education	
Credit cards & other debt	
Other expenses	
Total Expenses	\$
Income Sources	
Disability coverage	\$
Spouse's income	
Total Income	\$
Critical Shortage	\$



The Odds of Disability

	Age	Number Disabled
The number of people per 1,000 who will be disabled for at least 90 days before reaching age 65.	25	578 (3 out of 5)
	30	541 (1 out of 2)
	35	501 (1 out of 2)
	40	453 (4 out of 9)
	45	396 (2 out of 5)
	50	328 (1 out of 3)
	55	246 (1 out of 7)
	60	142 (1 out of 7)

Disability is More Likely Than Death During your Working Years.

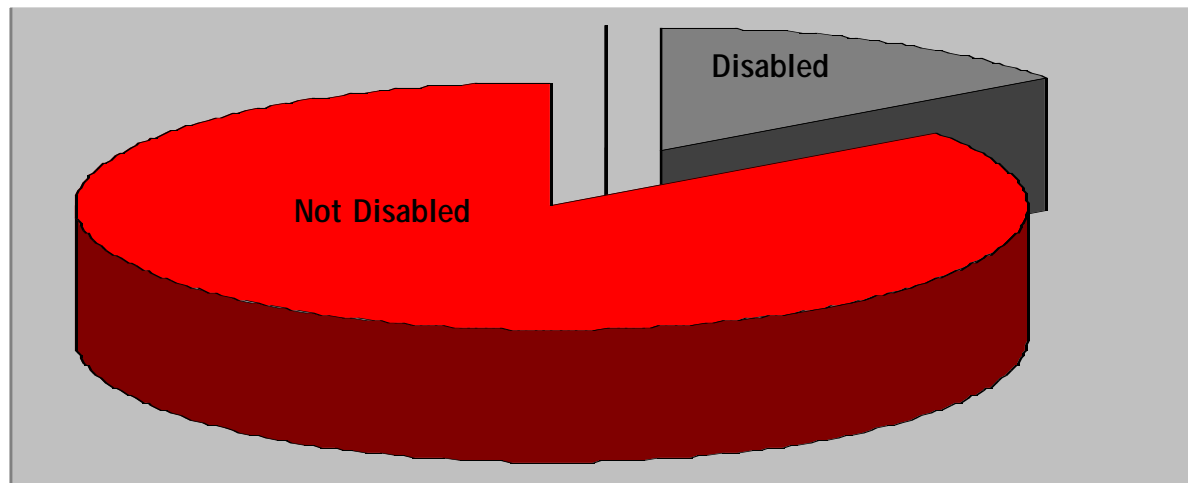




The Profile After Five Years

Age at Onset of Disability	Percentage Recovered	Percentage Dead	Percentage Still Disabled
25	44.1	9.7	46.2
35	34.0	12.3	53.7
45	21.5	19.9	58.6
55	11.8	28.5	59.7

Disabled people are one of the largest minority groups in the United States.



Approximately 10%–15% of the American population is disabled.*

*The exact figure depends on whether the definition of disabled encompasses a person's ability to work at his/her chosen occupation.

Should You Buy Disability Insurance?

- If you purchase disability insurance and DO NOT become disabled, how will your lifestyle be affected?
- If you do not purchase disability insurance and DO become disabled, how will your lifestyle be affected?

