

# The Value of Income Protection

## *Living life on your terms*

### Your Most Important Asset

You've invested a lot of time and money to get where you are now. Your income makes the life you enjoy possible, paying for day-to-day expenses as well as saving for the future.



### What Does Your Income Cover?

Mortgage/Rent	\$ _____
Utilities	\$ _____
Cell Phone	\$ _____
Groceries	\$ _____
Dining Out	\$ _____
Credit Cards	\$ _____
Child Care	\$ _____
Car Payment	\$ _____
Student Loan Payment	\$ _____
Other Loan Payments	\$ _____
Health Insurance	\$ _____
Other Insurance	\$ _____
Retirement Savings	\$ _____
Other Savings	\$ _____
Miscellaneous	\$ _____
<b>TOTAL</b>	\$ _____

### But — What if the Unexpected Happened?

If your income stopped because you were too sick or injured to work, you might think you could rely on:

- ⇒ Savings/401(k)
- ⇒ Second household income
- ⇒ Family or friends
- ⇒ Social Security Disability
- ⇒ Credit cards

### WHAT IF IT LASTED FOR YEARS!

#### How would you get by?

Nearly 60% of the people who file for bankruptcy do so because of a health crisis — *and 62% of them have health insurance.\** Being too sick or injured to work impacts finances far beyond just the medical bills.

### PREPARE

While you can't predict the unexpected, you can prepare. **Disability insurance (DI) is income protection**, helping to replace income lost during a period when you're too sick or injured to work. You can use the monthly benefits just as you would your paycheck.

*Disability insurance helps maintain financial health, so you can focus on restoring your physical and mental health.*

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\* NerdWallet Health Bankruptcy Report 2014, nerdwallet.com