



# The Importance of Paycheck Protection



## Hurt, Sick, Can't Work.



## What's YOUR Plan?

# Paychecks provide for:

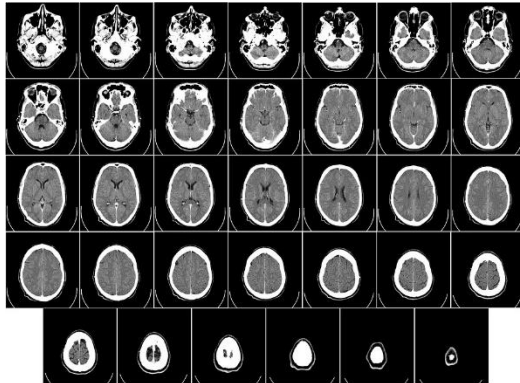
- Food
- Shelter
- Retirement Savings

Your largest asset is the ability to **earn a paycheck.**

When you can work.  
You're a 'money machine'.



# What if your **luck runs out** ...



... You **can't work** for weeks, months or years?

Will your ...

- bank stop expecting **mortgage payments?**
- creditors let **monthly payments slide?**
- family members **pay your bills?**

# Working Years 'Probabilities'

<u>Age</u>	<u>Death</u> *		<u>Disability</u> **
35	23%	←————→	50%
40	22%		48%
45	20%		44%
50	18%		39%
55	15%	←————→	32%
60	9%		9%

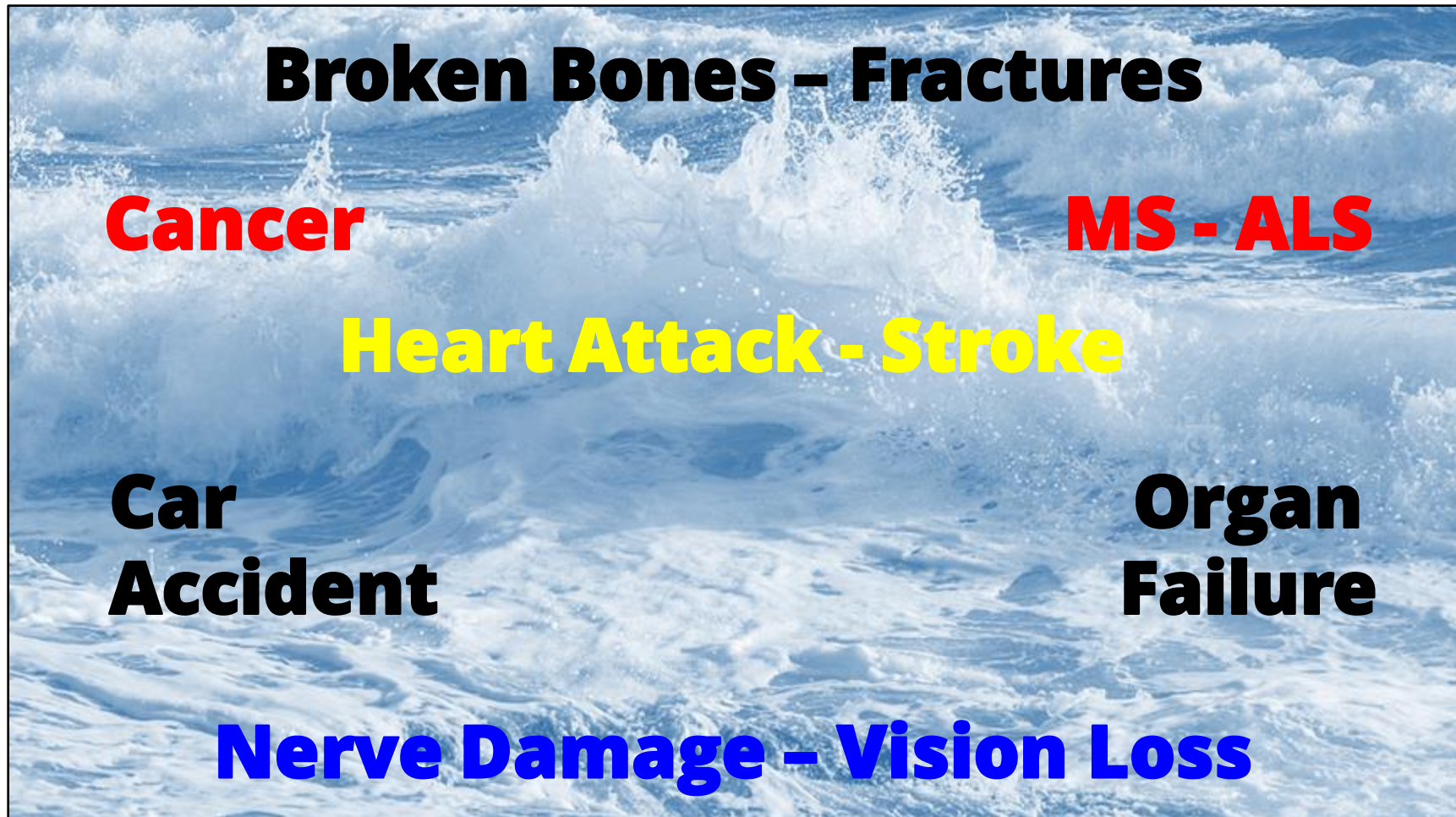
Age 35 to 55 = Twice as likely to be **disabled** than to die.

\* 1980 CSO

\*\* 1985 Commissioner's Disability Table

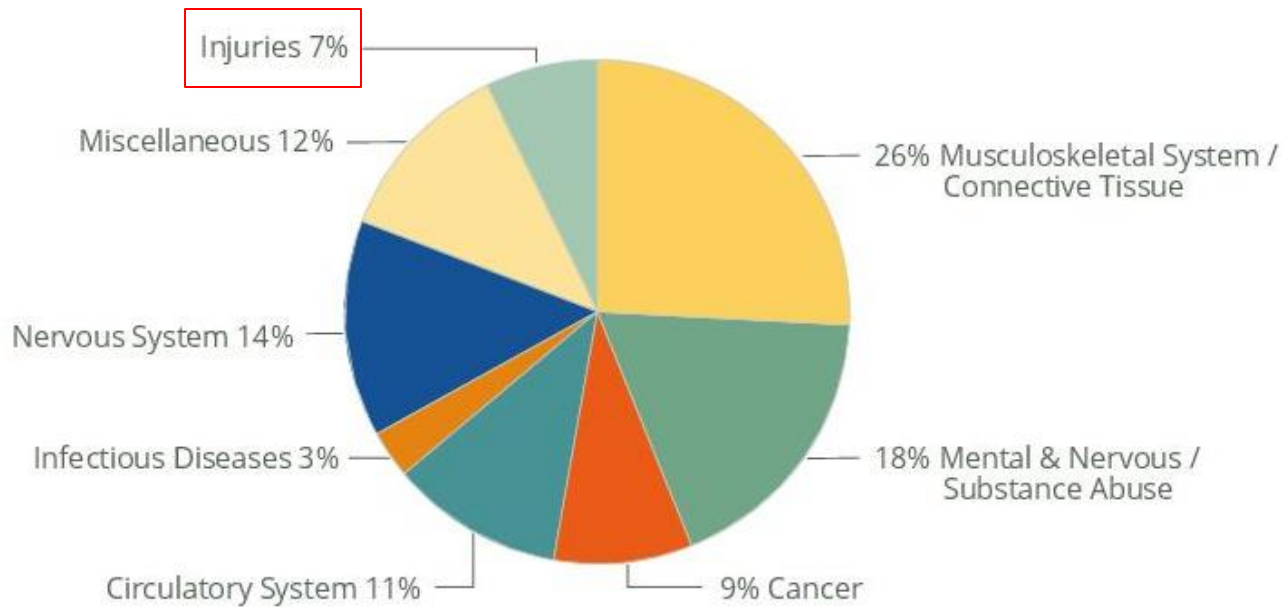
# What's YOUR plan?

If a day at the beach ...



... turns into 'unexpected' bad news?

# Paycheck 'stoppers'.



**A**sthma  
**B**reast Cancer  
**C**arpal Tunnel  
**D**epression  
**E**pisodic Mood Disorder  
**F**ibromyalgia  
**G**astroenteritis  
**H**erniated Disc  
**I**rritable Bowel Syndrome

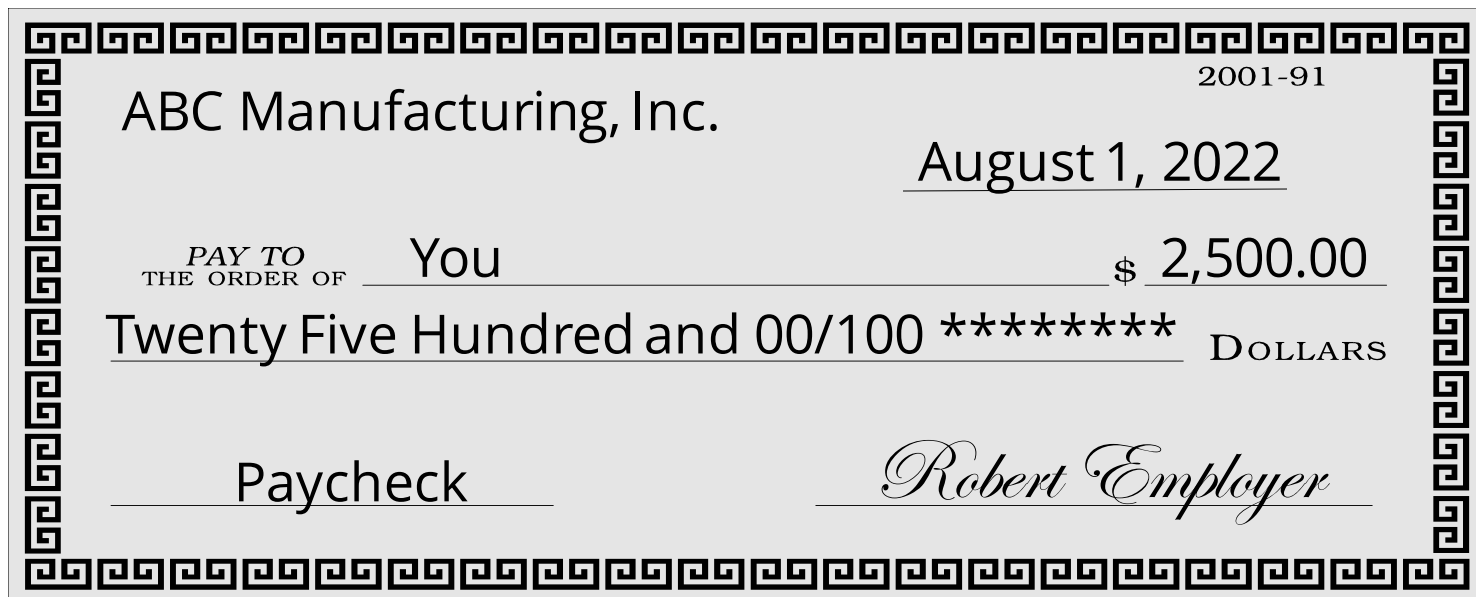
**J**oint Pain  
**K**idney Failure  
**L**ower Back Pain  
**M**ultiple Sclerosis  
**N**erve Injury  
**O**steoarthritis  
**P**regnancy Complications  
**Q**uadriplegia  
**R**etinal Disorder

**S**troke  
**T**remors  
**U**lcerative Colitis  
**V**ision Impairment  
**W**est Nile Virus  
**A**nXxiety  
**Y**ellow Fever  
**A**lZheimer's



# Nobody has a lease on Life or Good Health

When you can work, you'll receive a paycheck.



They will **stop** when you **can't work**.

Then what?

# Social Security Disability Planning Facts

- ▶ Must be **disabled for 5 months** BEFORE you can apply for benefits.
- ▶ The disability must be expected to last at least 12 months or result in your death.
- ▶ **The definition of disability is most restrictive:**
  - You are **not able to work in the U.S. economy**.
- ▶ Only 52% of all claims are approved by the SSA.



A financially devastating fact ...

The Social Security review process:

**Average disability claim takes 2 to 3 years.**



Will your cash outlast the federal log jam?

# Which **Pay Plan** would you prefer?

	<b>Plan A</b>	<b>Plan B</b>
<b>CAN</b> work:	\$120,000	\$117,500
<b>CAN'T</b> work:	-0-	\$50,000 (Tax-Free)

# A lot of money is at stake...

## Annual Income – Age 35

\$120,000

## Accumulated Earnings – Age 67

(2% annual increases)

\$5,533,000

This can be lost if you **can't work.**

# These require paychecks.



## What's protecting YOUR paychecks?

### Typical Plan



### Reliable Plan

**Income Protection Plan**  
*In the event of illness or injury*

*Insured:*  
**YOU**

*Monthly Benefit:*  
**What's needed to pay your bills**

*Benefit Period:*  
**As long as required**