

# **How To Make Sure Your Loved Ones Will Be Taken Care Of Financially In Case You Suddenly Become Injured or Disabled And Can't Work!**

Part of

## **LIC Portfolio for IT Contract Professionals**

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**A Special Report**

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# **How To Make Sure Your Loved Ones Will Be Taken Care Of Financially In Case You Suddenly Become Injured or Disabled And Can't Work! especially if you don't have any Group or employer plan.**

According to statistics, in north america :

More people lose their homes through disability than through death and fire!

**For people who are under the age of thirty-five, 1 out of 3 will be disabled for about six months, and 1 out of 4 will be disabled for one year or longer... before they turn sixty-five!**

A 42-year old is 4 times more likely to become seriously disabled than to die before age 65!

**The average length of all disabilities lasting longer than three months is 2 years!**

Each year, while 1 in 18 cars are involved in serious accidents, 1 in 117 people die, and 1 in 219 homes catch fire, 1 in 14 people become disabled!

Wouldn't you agree these statistics are incredibly frightening?

Like many people, perhaps you were shocked to find out you have such a high chance of becoming disabled, weren't you?

Imagine what would happen to your standard of living if you became disabled for one to five years... or even longer?

If you have family members who are depending on you financially, how are you going to support them during this time?

Worse, what if you got into a serious accident or contract a major illness and become disabled for the rest of your life?

What's going to happen to your loved ones then?

Even if you have health insurance to pay for your enormous medical bills, how are you going to pay your debts and support your family at the same time, especially if you have small children?

And if you have other people depending on you for financial support right now, such as your parents or grandparents, who's going to take care of them after you've become disabled?

As you're thinking carefully about these questions, maybe you're feeling a knot forming in your stomach.

If you're like most people, after becoming disabled due to an accident or illness, your income will probably stop, wouldn't it?

Now, even if you have no more income, you'll still have to pay the mortgage, car payment, food, and other expenses every month.

The six choices you have if you should lose your income due to disability are:

**Live off your life savings.**

Live off your spouse's income.

**Sell some of your assets to generate cash.**

Borrow money from a bank.

**Ask your parents, relatives, or friends for support.**

Apply for Social Security disability benefits.

Let's talk about each one in more detail.

### **Live Off Your Life Savings**

How long will you be able to support your loved ones from your life savings?

One month? Three months? Six months? One year?

If you're like many people, you may have enough money to pay for only about three to six months of your family's living expenses. So what's going to happen after you've spent all your savings?

### **Live Off Your Spouse's Income**

If your spouse does bring home a paycheque, your family can try to live on his or her income.

But believe me, living on one income, when there used to be two, will require every member of your family to make major adjustments.

Perhaps, no matter how much your family cuts back on your lifestyle, after paying your mortgage,

car payments, other loans and expenses, there may not be any money left for anything else.

Now, if your spouse hasn't been working for a few years, he or she probably will need job training, which may take at least six months, before re-entering the job market. Otherwise, your spouse likely will have to settle for a job that may not pay enough to support your family.

### **Sell Some Of Your Assets To Generate Cash**

The trouble with this is, when you have to sell an asset quickly (a forced sale), you usually will have to accept a price much less than its true value. So the money you get from the sale of your assets may not last very long.

In addition, if the only valuable assets you have to sell are your home and car, then after you've sold them, where are you and your loved ones going to live? How are they going to get around, such as taking your children to school or to see the doctor, buying groceries, and other activities?

### **Borrow Money From A Bank**

You can try to borrow money from a bank to pay for your family's living expenses, using your home or some other assets as collateral.

But since you don't have an income, most banks will not give you a loan. So you may have to apply for a loan based on your spouse's income alone, assuming he or she does work. Even if your spouse could get a loan, the money probably can support your family for only a short time.

### **Ask Your Parents, Relatives, And Friends For Support**

You can ask your parents, relatives, or friends for financial support until you can return to work.

If so, what kind of burden will you be placing on them?

Perhaps none of your relatives or friends is capable of providing financial support for you and your family members during the period you're disabled. What if you're disabled for five years or even for life? Then how can they support you for this long?

### **Apply For Social Security Disability Benefits**

Your sixth option in case you become disabled and can't work for an extended period is to apply for Social Security disability benefits.

But the challenge with this is, Social Security benefits are extremely difficult to get. You usually have to prove you're unable to do any job that exists in the whole nation, even if such a job may not be available in your town or city. *More than 70% of initial Social Security claims are rejected.*

Besides, even if you're entitled to receive Social Security disability benefits, the small monthly payments probably won't be able to support you and your family members. What's more, you have to wait for six months before you get your first payment.

Check this out. In 2001, the average monthly disability benefit was \$789 for a disabled worker, \$199 for a disabled worker's spouse, and \$230 for a disabled worker's child, for a total of \$1,218.

As you can see, if you should become disabled and can't work for an unknown period, you and your family members could face huge financial hardships.

Worse, if you don't have enough or any health insurance, paying for the huge medical bills alone may force you to lose all your assets, including your home, car, life savings, and other possessions.

Like many two-income families, perhaps you're even having trouble getting by on both incomes right now. If so, then...

### **Imagine Trying To Live On Only ONE... Or NO Income!**

As disturbing as these thoughts are, because most people usually don't plan for disabilities, when disasters strike, their families have to suffer major financial hardships. Some of them even lost their homes, cars, and all their valuable assets, as well as their dignity.

What about you?

Will your family have to face the same or similar fate if you became disabled and couldn't work for several years, or for the rest of your life?

I certainly hope not.

And the good news for you is...

### **A Disability – No Matter How Serious – Doesn't Have To Mean Financial Disaster For You!**

That's right, you can beat the odds of losing your income due to an accident or illness with disability insurance protection.

Like most people, your ability to earn an income – now and in the future – is probably your most

important asset. The kind of lifestyle you and your family get to enjoy depends on it, which is the cornerstone of your family's financial security and freedom.

Sadly, as important as this asset is, you aren't guaranteed to have it forever (nobody is!). It can be taken away from you at any moment – temporarily or forever!

So, if you lost the ability to make a living even for just a short time like six months or a year, then your family's financial future may be in jeopardy.

If you've already bought the right life insurance protection, your family members will be taken care of financially if you should die prematurely.

I congratulate you for doing so. But let me tell you...

### **Protecting Your Family With Disability Insurance May Be Even More Important Than Safeguarding Them With Life Insurance!**

Since statistics have shown your chance of being seriously disabled... is so much greater than your chance of dying before you turn 65, don't you think it's wise to protect yourself and your family against disability?

Let's face it, if you got into a serious accident or illness and can't work for one, two, five, ten or more years, then you still won't get a penny from your insurance company even if you have a \$1,000,000 or more life insurance policy.

What this means is, while it's important for you to have life insurance protection for your family, it's even more critical for you to get disability insurance protection.

Besides, as the main breadwinner in your family, if you became disabled for an unknown period, then this could have greater financial hardships on your family members than if you were to die without any life insurance.

When a person passes away, his or her income stops, but so do most of his or her expenses. On the other hand, if you become disabled, not only do your normal living expenses continue, but they can also increase because of the additional costs of expensive prescriptions, special therapy, extended care or nursing costs, or to provide care for children, aged parents, or other dependent family members.

The good news is, after you've protected yourself and your family with disability insurance, you'll have the money to pay for your living expenses... until you can return to work. And, if you should

become totally disabled for life, you'll be taken care of financially for the rest of your life.

Now, while there's a chance that you may never be disabled in your lifetime, no one can guarantee you that. So, as a responsible human being, you need to plan for this unfortunate event, especially if you have people relying on you for financial support.

Although many people buy life insurance to protect their families against premature death and auto and homeowners insurance to protect their valuable assets against unexpected losses, very few of them have bought disability insurance to protect their most valuable asset – their income – against disability.

As long as you have the ability to make an income, even if you lost your home and car (because they weren't insured), you'll eventually be able to replace them.

On the other hand, if you lost your ability to earn an income, you have *more* to lose than just your home and car. Imagine the money you can expect to make between now and the time you retire.

For instance, if you're 30 years old and make \$50,000 a year right now, then by age 65, you'll have produced at least \$1,750,000.00! And, if you're earning \$100,000 a year right now, you'll have made at least \$3,500,000.00 by age 65!

Wouldn't you agree that's a lot of money to lose?

Now, one of the main reasons many families usually have to suffer financial hardships when the breadwinners become disabled for even just six months, let alone one year or longer, is they think they would never become disabled in their lifetime, for any reason.

How many times have you heard someone say...

**“I Never Thought That Would Ever Happen To Us!”**

Probably at least dozens of times, right?

Perhaps you've even said it yourself many times.

Unfortunately, even though we may know people who had become disabled and caused huge financial hardships for their family members, we still feel disability would only happen to somebody else.

It's this kind of incorrect thinking that has prevented so many people from preparing themselves properly against disability.

You've probably heard of this statement...

## **If You Fail To Plan...You're Planning To Fail!**

It's fine to expect things to turn out the best for you... as long as you've planned for the worst.

This is because, in life, things *don't* always end up the way you want them to. And disasters usually occur at the worst time, when you least expect them.

But the wonderful news for you is, thanks to the miracle of disability insurance, if you should become disabled and can't work, for a short time or for the rest of your life, then both you and your family members won't have to suffer financially.

Now that you know you have such a high chance of becoming disabled, you're going to take the necessary measures to prevent your loved ones from having to suffer financial hardships in case you become disabled for an extended period, right?

Great!

## **You Can Protect Your Family's Dreams And Future With Disability Insurance!**

It doesn't matter whether you're a doctor, a dentist, an engineer, an accountant, a lawyer, an artist, a salesperson, a nurse, a contractor, a secretary, an actor, a pilot, an executive, a police officer, a labourer, or a small business owner, you can protect your most important asset – your earning ability – against disability.

Let me share with you what Winston Churchill, the late British Prime Minister, once said about insurance...

*“If I had my way, I would write the word insurance over the door of every house, because I'm convinced, for sacrifices that are inconceivably small, families can be secured against catastrophes which otherwise would smash them up forever.”*

**And, through the miracle of disability insurance, you have the opportunity to protect your family against financial catastrophes, allowing your loved ones to maintain their present lifestyle (or almost close to it)... in case you become disabled for any reason.**

When you buy a disability insurance policy, you pay money, known as the *premium*, to an insurance company. The insurance company invests your money, together with those of thousands of other insurance buyers, known as the *policyholders*, to earn a great rate of return.

By doing so, the insurance company will have the money to pay your disability benefits, known as the *proceeds*, if you should become disabled.

When you purchase a disability insurance policy, you believe the risk of you becoming disabled... is greater than the premiums you'll pay on the policy. And so you want to shift this threat to the insurance company.

On the other hand, by selling you the policy, the insurance company believes the premiums they're receiving from you over the policy period are greater than the proceeds they must pay out in claims (requests to recover losses covered by an insurance policy).

### **Insurance Creates A Win-Win Situation!**

This is because, after having the right kind of disability insurance protection, you'll gain security and peace of mind, knowing if you should become disabled for any reason, then your family members will be taken care of financially. And that's a "win" situation for you.

Sure, you may be paying the premiums on a disability policy for twenty or thirty years and, if you don't get disabled, you won't get paid anything from the insurance company. But the good news is, the security and peace of mind you and your family members will get to enjoy during this period... is worth many times the amount of premiums paid. Besides, like most people who've bought disability (and other kinds of) insurance, you probably hope you *won't* ever have to make a claim from the insurance company anyway, right?

The insurance company also wins by adding the premium dollars you pay to those of thousands of other policyholders, and then using that large amount of money to make profitable investments. And they use their financial muscle to fuel the economy, building skyscrapers and providing countless jobs, and so on.

Although some policyholders think their insurance companies are making too much money from them, others think powerful and wealthy insurance companies enable them to sleep better at night, knowing the money will be available to pay their claims when they need to file them.

It doesn't matter whether you feel positively or negatively about insurance companies, you probably agree our society is better off with disability insurance than without, right?

Let's face it, without disability insurance, millions of people in our country would suffer huge financial hardships when accidents, injuries, or illnesses strike.

Conversely, with disability insurance, for as little as a few dollars a day, you can protect your family's future against financial catastrophes.

Okay. Now that you understand the importance of safeguarding yourself and your family with disability insurance, let's examine how to choose the best policy for you.

You have basically two types of disability insurance to select from – personal and business.

Personal disability insurance protects your income and business disability insurance protects your business's income.

In this special report, we're going to talk only about personal disability insurance. If you own a business, you can ask for information about business disability insurance using the certificate at the end of this report.

### **Employer's Group Disability Insurance Plan**

Like some people, you may have disability insurance protection through your employer's group disability insurance plan right now.

If so, that's great.

Your employer's group disability insurance plan, like most group plans, generally covers up to 60% of your pre-disability salary (or wages), excluding bonuses and commissions. If this is the case with yours, you may consider buying additional coverage.

Now, the reason your insurance company limits your disability protection to only 60% of your income is they want to give you an incentive to go back to work as quickly as possible. This is also the same reason they keep the total amount of payments to a certain maximum.

Some group plans pay benefits for only thirty days if you're unable to work. So, if your employer's plan is the same way, you should consider buying a supplemental policy that pays you benefits after the first thirty days have passed.

With your employer's group disability plan, you may get to choose paying the premiums with either before- or after-tax dollars.

If you pay with before-tax dollars, meaning your employer deducts the amount of the premiums from your paycheck, then, when you collect the disability benefit payments, they'll be taxable as regular income.

On the other hand, if you pay your premiums with after-tax dollars, meaning you do it with your own check, then, when you collect the disability benefit payments, they'll be tax free.

Which way is better for you?

If you choose the first way, letting your employer deduct the premiums from your paycheque, then, although you may be paying a little less premium each month, after paying taxes on the benefits, you could end up getting only 40 to 45% of your income, instead of 60%.

If you select the second way, paying the premiums personally, then, although you might be paying a little more premium each month, you'll receive more disability benefits (when you collect them).

## **The Two Types Of Personal Disability Policies**

There are two basic types of personal disability policies: short-term and long-term.

Short-term disability policies pay benefits that generally last up to twenty-six weeks, and long-term disability (LTD) policies usually pay benefits after short-range benefits have expired, up to age 65 for some plans.

A short-term policy usually consists of basic sickness and accident plans, providing you income protection if you're unable to work because of temporary illness or injury.

Some short-range policies may provide benefits up to fifty-two weeks. After that, if you're still unable to work, you'll receive benefits under your long-term disability plan.

Your group plan may pay you benefits for only up to two years and define disability as you aren't being able to do your regular job. After that, to keep on getting more benefits, you usually have to prove to them that you can't do any job "for which you are suited by education, training, or experience."

Also, with both short-term and long-term disability plans, you receive benefits only after you've served the waiting-period. For short-term benefits, this is usually a week. And, for long-term benefits, it's three months.

Similar to the deductibles on your auto insurance, the longer your waiting period is, the less you pay in premiums. So, to save money, and if your financial situation allows you to do so, you may choose a six month or a year waiting period instead of the normal three months.

Please keep in mind, like many group disability plans, the benefits you receive under your employer's plan may be reduced by any amounts you get from Social Security or workers' compensation benefits.

Let me now clarify for you the difference between disability and workers' compensation insurance.

While both provide benefits if you're disabled and can't work, workers' compensation covers you only if you become disabled because of an injury or illness related to your job. Disability insurance, on the other hand, covers you regardless of where you become disabled, at work, at

home, on vacation, and so on.

As mentioned earlier, the chance of you receiving Social Security disability benefits is very low. So, you might as well not count on receiving it. This way, if you do get some, you can consider it as a bonus.

In the same way, you also shouldn't rely on workers' compensation benefits to support you and your family in case you become disabled either. The small payments likely won't be enough to support you and your family.

### **Individual Disability Insurance Policy**

Even if you already have long-term disability through work, you should consider getting extra protection through an individual policy.

This is because, as I've shared with you earlier, your employer's group disability plan may only cover your salary (or wages) and not bonuses and commissions. So, if a large part of your income consists of bonuses and commissions, your employer's plan doesn't protect you adequately.

Like many people, your employer may not have a group disability plan. So you'll need to buy an individual policy to protect yourself and your loved ones against disability.

Let me now share with you...

### **How To Choose The Right Individual Disability Insurance Policy**

The four main factors that determine the premium rates of a disability insurance policy are:

**The amount of coverage**

The definition of disability

**The waiting period**

The benefit period

Let's discuss each one in detail.

#### **The Amount Of Coverage**

Just as most group disability plans usually cover only up to 60% of your income, most individual disability plans also provide the same amount (with a few policies cover up to 80%). As you can

probably guess, the higher the amount of coverage, the higher the premiums.

What percentage of your income you want your disability policy to protect depends on your financial position.

For example: If you have an investment portfolio or passive income, like rental properties, or both, that can pay a large portion of your living expenses if you're disabled, then you probably don't need to buy the maximum amount offered by your insurance company.

Conversely, if you have little or no life savings or investments, you probably want to buy as much coverage as you can afford. (In a few moments, you'll learn how to calculate the approximate amount of disability insurance you should purchase for your particular situation.)

### **The Definition Of Disability**

A disability policy can either be an own-occupation (own-occ) or an any-occupation (any-occ).

An **own-occupation** (own-occ) disability policy provides benefits if you can't do the work you normally do, whether that's medical, plumbing, carpentry, dentistry, nursing, and so on.

An **any-occupation** (any-occ) disability policy provides payments if you can't do the work for which your education and training suit you.

An own-occ policy costs more than an any-occ policy for the same amount of coverage. This is because your insurance company has a higher chance of paying benefits to you under an own-occ policy than an any-occ one.

Let's face it, in some cases, even if you become disabled and can't do your regular occupation, you may still be able to do another type of work.

For instance, although a surgeon who injured his or her hands might not be able to operate anymore, he or she may be able to teach at a college or to become an administrator at a hospital.

Under an own-occ policy, this person could work in such a job to receive a full salary as well as collect disability benefits at the same time, making even more income than his old one.

On the other hand, under an any-occ policy, this person is required to accept the teaching job, the hospital administration position, or another type of work he or she is qualified for. In other words, unlike own-occ policies, any-occ policies don't let you collect a full-time salary plus also receive full benefit payments.

Most people buy any-occ policies because they're much less expensive than own-occ policies. Which one you buy depends on your financial position and preference.

For example, if you can afford to pay the premiums for an own-occ policy, and also don't want to do any other type of work except your present occupation, then buy it.

Conversely, if you can't afford (or don't want to pay) the premiums of an own-occ policy or if you don't mind working in a different occupation if you can't perform your current job any more, then purchase an any-occ policy.

I have a warning for you...

If you come across a policy that says something like this: "*Disability means total and continuous disability that will prevent the insured (policyholder) from performing any duty pertaining to any business or occupation,*" avoid it at all costs. This type of policy basically denies you of benefits.

### **The Waiting Period**

As you've learned earlier, with every disability policy, you receive benefit payments only after you've served the waiting period. For short-term benefits, this is usually a week. And, for long-term, it's three months.

The longer your waiting period is, the less you pay in premiums. So, when buying a long-term disability policy, you may want to choose a six-month or one-year (or even two-year) waiting period instead of the normal three months, if your financial situation allows you to do so.

### **The Benefit Period**

This is how long you'll receive monthly benefits once your policy starts paying. The period can range from several months to life, depending on what you choose and also on what your insurance company is willing to offer you.

Unlike the waiting period, the longer the maximum benefit period, the higher the cost of the policy.

Again, which period you pick depends on your financial situation.

For example, if you have lots of assets, such as stocks, bonds, real estates, and know you'll be able to generate enough income from them in ten years to support you and your family for the rest of your life, then select a ten-year benefit period.

On the other hand, if you think you'll need financial support for life should you become totally disabled, then select a lifetime benefit period, covering you for as long as you live.

**(Please note:** If you've been working for at least twenty-years, the money you receive from Social Security at age 65 may be enough to support you. So you might consider a benefit period of up to

age 65 only.)

Okay. When shopping for a disability insurance policy, some other factors for you to consider are...

### **Non-Cancelable**

Non-cancelable policies have fixed premiums throughout the life of the policy. Your insurance company can't increase the rates for any reason, and also can't cancel your policy because of poor health. A non-cancelable policy is more expensive than a cancellable policy.

### **Guaranteed-Renewable**

Guaranteed-renewable policies also have fixed premiums through the life of the policy. But unlike non-cancelable policies, your insurance company can increase your rates if they get permission from your state department of insurance.

Also, with guaranteed-renewable policies, if you want to renew your policy when it expires, your insurance company can't refuse you because of poor health. A guaranteed-renewable policy costs more than a non-guaranteed-renewable policy.

### **Residual Benefits**

This option pays a partial benefit if you have a disability that prevents you from working full-time.

For example, if your disability still allows you to work a reduced schedule, such as 60%, in your old job, or if you can do a less demanding job than your old one, then residual benefits would pay you the difference between your old income and your new one.

A policy that pays residual benefits is more expensive than one that doesn't.

### **Waiver Of Premium**

This option allows you to stop paying your disability premiums during the time you're receiving disability benefits. Since your policy covers only a percentage, such as 60%, of your full-time income, while you're disabled, you won't have the extra financial burden of paying your disability premiums.

A policy with waiver of premium costs more than one that doesn't.

### **Option To Increase Coverage**

This option allows you to buy more disability coverage in the future regardless of your health condition.

If you're young and expect your income to increase in the future, you may consider buying this option to step up your disability protection as your income rises. Conversely, if you're 55 years or older and don't expect your income to increase much, then you may not need or want this option.

A policy that allows you to increase your coverage later on is more expensive than one that doesn't.

### **Cost Of Living Adjustment**

This option increases your monthly benefit payments to offset inflation.

Since inflation in recent years has remained low and constant, you may not need to buy this option, unless the premiums aren't a concern for you or if you want to buy it. A policy with cost of living adjustment costs more than one that doesn't.

Right now, let's discuss...

### **How To Find Out How Much Disability Insurance Is Right For You**

Basically, you need to buy enough coverage to provide you and your family members with adequate income to maintain your present lifestyle (or close to your present lifestyle) until you either go back to work or other financial resources (like Social Security, company pension, and so on) become available.

You can use the worksheet on the next page to calculate the approximate amount of disability insurance protection you may need (or want) for your family.

Please take a few minutes to do so now, and we'll discuss it afterwards. Also, please use a pencil instead of a pen. This way, you'll be able to use the worksheet again at a later date.

## Calculating The Amount Of Disability Insurance To Buy

Your Family's Current Monthly Living Expenses	Amount	Line
Mortgage payments (or rent)	\$	1
Car payments #1	\$	2
Car payments #2	\$	3
Food	\$	4
Clothing	\$	5
Telephone	\$	6
Utilities	\$	7
Auto: Car #1: \$ _____ Car #2: \$ _____	\$	8
Entertainment	\$	9
Insurance: Home \$ _____ Auto: \$ _____ Life: \$ _____ Disability: \$ _____ Other: \$ _____	\$	10
Child care: Child #1: _____ Child #2: _____	\$	11
Other dependent's expenses (parents, grandparents, etc.) :	\$	13
Other expenses (medical, therapy, etc.): _____	\$	14
<b>Total Current Monthly Living Expenses (Add lines 1 to 14)</b>	\$	<b>A</b>
<b>Your Family's Current Monthly Income (Excluding Yours)</b>		
Your spouse's income	\$	15
Your employer's group disability policy benefit payments (Keep in mind of waiting period & taxes)	\$	16
Rental properties: #1: \$ _____ #2: \$ _____	\$	17
Interest from savings account (include only if money won't be used to pay expenses in A)	\$	18
Interest from investments (include only if money won't be used to pay expenses in A)	\$	19
Other income	\$	20
<b>Total Family's Monthly Income (Add lines 15 to 20)</b>	\$	<b>B</b>
<b>Monthly Cash Shortage (Line A – line B)</b>	\$	<b>C</b>
<b>Money Available To You Upon Your Disability</b>		
Cash and Savings (include only if amount isn't used to generate income on line 18)	\$	21
Investments (include only if amount isn't used to generate income on line 19)	\$	22
Other sources of cash (include only if amount isn't used to generate income on line 20)	\$	23
<b>Total Money Available To You Upon Your Disability (Add lines 21 to 23)</b>	\$	<b>D</b>
<b>Number of Months This Money Will Cover Your Cash Shortage (Line D/C)</b> (If the answer is not a whole number, such as 0, 1,2, etc., then round it to the next bigger number)	\$	<b>E</b>
<b>Monthly Amount Of Disability Insurance To Buy (Line C)</b>	\$	<b>F</b>
<b>Number of Months Of Waiting Period To Choose (Line E)</b>	\$	<b>G</b>

Like many families who haven't done any budgeting for a while or at all, you may be surprised at how much money your family actually needs to pay your living expenses every month (line A), right?

Look at line B, the amount of your monthly cash shortage if you should become disabled.

How much money do you have to cover this cash shortage (line D)? And how many months will it last (line E)?

If you don't have enough or any disability insurance, what's going to happen to your family's standard of living when you run out of money?

Now, imagine the security and peace of mind you'll gain after you've protected yourself and your loved ones against disability with the right disability insurance.

Wouldn't you and your family members be able to sleep better at night?

Absolutely!

By the way, if you're a two-income family, I suggest you figure out how much money your family would need to keep on living your present lifestyle if both you and your spouse became disabled at the same time.

While running through what-if scenarios isn't fun (in fact, they can be quite disturbing), it's probably the best way for you to plan for the worst.

As I've shared with you earlier, it's fine to expect things to turn out the best for you... as long as you have planned or are planning for the worst. And, after you've done so, you and your loved ones will be able to enjoy life more, knowing, even if the worst does happen, your family *won't* have to suffer financial hardships.

Well, now that you know what kind and how much disability insurance to buy, let's talk about...

### **How To Choose The Right Insurance Company**

When most people shop for disability insurance, they usually just look for an insurance company that offers them the lowest price. They fail to check whether that company is financially secure and pays their claims on time. When you file a claim, you want to get the right amount of money from your insurance company quickly, and with as little hassle as possible.

The last thing you need after becoming disabled is an insurance company that delays in paying your claim, shorts you, or is difficult to deal with. So, when choosing an insurance company, make sure to check for their claim payment history as well as what they charge. Also, select a company that has strong financial strength and will be there when you need them.

Organizations, such as A.M. Best, Moody's, Standard & Poor's, Weiss, and Duff & Phelps rate the financial strength and claims paying ability of insurance companies. At a minimum, a qualified insurance company should receive better-than-average ratings from these rating organizations.

Congratulations for reading this special report from beginning to end! By doing so, you've taken a gigantic step toward protecting yourself, your family, and your valuable assets. The next step is to

arrange for your Free, *No-Risk And No-Obligation Disability Insurance Analysis*.

With the Disability Insurance Analysis, within 33 minutes, you'll find out whether your present disability policy, if you have one, has enough protection for your individual situation, and for the best price. This way, if you don't have the optimal policy at the best price right now, you'll learn how to get it.

And, if you currently don't have any disability insurance but are looking to buy the right policy with the right insurance company, we'll show you how to do so.

To get your *Free, No-Risk And No-Obligation Disability Insurance Analysis*, call us at **{Phone #}**. Or, if you prefer, fill out the Request Certificate, located on the last page of this report, and fax or mail it to us. And, after we've received your request, we'll contact you within 48 hours to set up a time for us to together.

Let me assure you, during our meeting, you *won't* be asked to buy anything. The purpose of the *No-Risk And No-Obligation Disability Insurance Analysis* is for me to share some important information with you. This way, you'll be able to learn how to best protect your family's dreams and future.

If our analysis indicates you can obtain better disability insurance protection for the same price, we'll let you know. And let you decide whether to buy a policy from us or to stay with your present agent and insurance company.

Now, because we can offer only a limited number of Disability Insurance Analysis each month, to reserve your spot, I urge you to call us today at **647-767-9852** or send us the Request Certificate located on the next page.

Best regards,

***Vishal Trivedi,***  
"Your Dream Protector"

Disclaimer: Information given in the report may change time to time as per the Insurance companies requirement

**P.S.** Even if you feel you already have the right disability insurance protection, getting an all important professional “second opinion” to confirm your good judgment will give you even more peace of mind. So, arrange for your Free, *No-Risk And No-Obligation Disability Insurance Analysis* today.

If you feel some of your relatives, friends, or neighbours may be able to benefit from this special report, tell us their names and addresses. And we'll be glad to mail it to each of them and will let them know it's a gift from you

**Vishal Trivedi, CLU, CHS | Insurance Advisor**  
**- Specializing In Protecting Your Dreams -**

NQA, National Quality Award, 2009, Advocis |MSc. Mktg. & Economics, UK | MA. Intl. Business, UK |

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