

DISABILITY INCOME EVALUATION



WHAT IS DISABILITY INCOME EVALUATION?

Disability Income Evaluation is designed to create a plan that will efficiently protect your income, allow you to maintain a similar standard of living during a time of long-term disability and ensure you do not become a burden to family members and friends. This confidential analysis considers your current health, risk retention level and your overall goals and objectives.

Peace of Mind

Many families depend on one or both spouses income(s) to maintain a constant standard of living. Having the peace of mind in knowing your family is protected in the event of disability is of critical importance to many people.

Protect Your Savings

Without proper protection, a disability can quickly deplete emergency funds, retirement accounts and can even lead to unintended (and unsecured) debt.

Reduce Stress of Family

Without a plan, someone close to you will likely have to step in to assist with your daily care and living expenses.

Increase Your Options

Social security disability and short term disability insurance plans provide very modest relief.



GATHER INFORMATION

Submission of the Disability Income Evaluation Worksheet provides the necessary data to initiate the process.



ANALYSIS

The objective analysis of the disability income protection plan includes (1) a review of the goals/objectives (2) identification of risks that are of greatest concern and (3) a proposed plan to mitigate the risk.



RESULTS MEETING

A long term disability expert will present the report identifying planning options and suggested updates. An action plan identifying next steps will be presented.