

## Why You Should Talk With us About Disability Income Insurance

Disability Income insurance fills an important role. If you become disabled and can't work, your income will probably stop at some point. This is actually much more likely to happen than your death. Is your family prepared to go without your income for 6 months? A year? Or longer?

Many people have disability insurance through their place of employment, and maybe you are one of those lucky people. If so, great! You should, however, take a close look at that coverage. It may provide only a short-term disability benefit, or it may provide a monthly benefit that just isn't adequate. It may be that to be properly covered you should purchase your own disability insurance to supplement what your employer provides.

Disability Buy/Sell insurance can be used to fund a buy/sell agreement that is triggered when one of the partners in a partnership becomes disabled and the continuing partners have the option (but maybe not the funds) to buy out their disabled partner.

Overhead Expense insurance is a special type of disability insurance that is not designed to replace lost income, but rather to cover the operating overhead expenses of a business in the event of disability of the business owner. This kind of insurance is often purchased by professionals such as dentists who have a substantial budget for overhead expenses such as rent, utilities, and office staff's salaries. Also known as OEI insurance, this coverage would allow a professional to keep the office open while they are out on disability. The last thing a professional wants to face when they return from disability is to find new employees and office space. If you are a sole practitioner doctor, dentist, accountant, or similar professional, you really should consider this type of coverage.

Give us a call and we can help you find a solution for any of these situations that will meet your needs.