

**Your income  
is the  
foundation  
of your  
financial  
wellbeing!**



Your income is the driving force behind all the financial plans you set in motion, from buying a house, planning for your children's education, to retirement savings. It is what makes everything possible that requires a financial investment on your part.



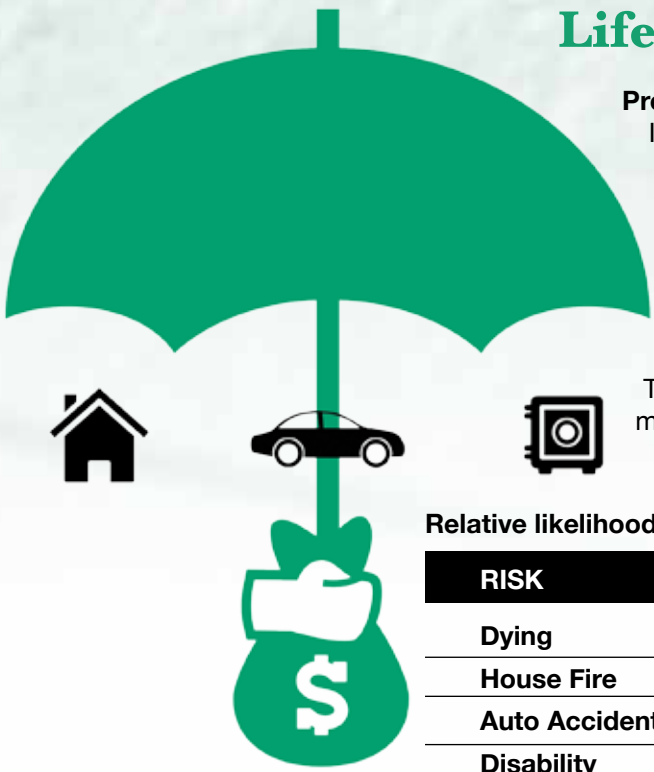
## Life is full of risks.

### Protect your most valuable asset.

Insuring your income could be the most important thing you ever do. It's natural to insure your home, your car and other valuables. Why not protect the very thing that provides for those items — your income.

You might be surprised to learn what poses the greatest threat during the course of a year.

The odds of becoming disabled before age 65, as compared with many other common risks, are significantly higher.

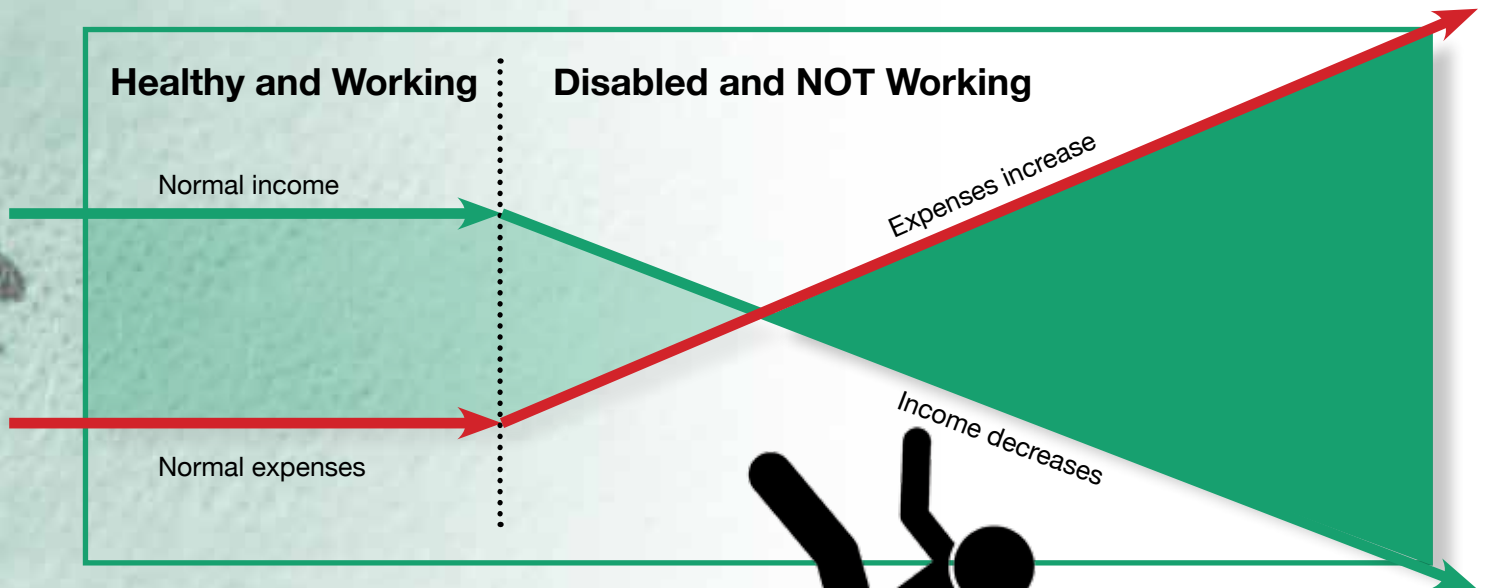


### Relative likelihood of major risks:

RISK	LIKELIHOOD
Dying	1 in 106
House Fire	1 in 88
Auto Accident	1 in 70
Disability	1 in 7

Source: Derived from the Society of Actuaries, the National Safety Council, and/or the Million Dollar Round Table

## What would happen if you suddenly became injured or sick and could not work for an extended period of time or permanently?



According to the Council for Disability Awareness 65% of working Americans say they could not cover normal living expenses even for a year if their employment income was lost and 38% could not pay their bills for more than 3 months. The reality is that when a disability occurs earned income decreases or vanishes all together. During this time expenses increase due to medical expenses often to the point that savings could be significantly depleted, and debt could be incurred. Disability can dramatically impact a family's lifestyle which is why individual disability income insurance is one of the most important components of any financial plan.

### Do not underestimate the risk...

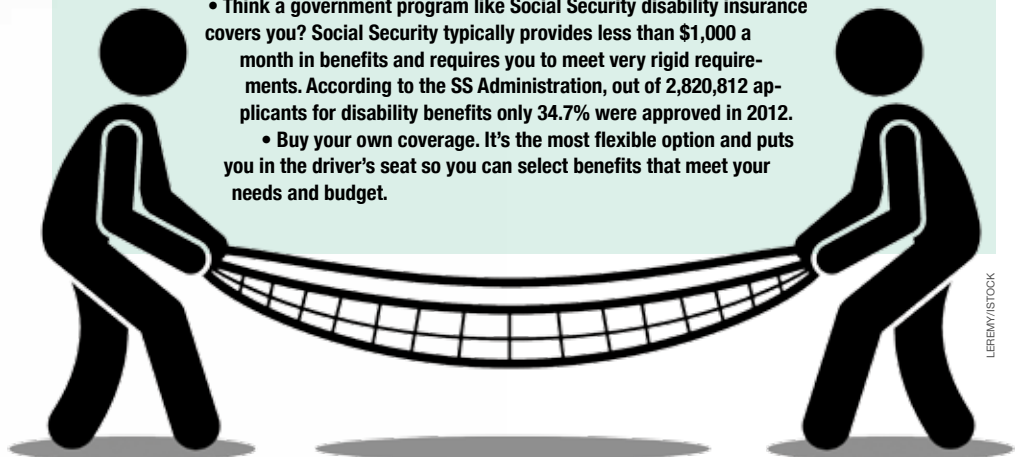
64% of workers believe that they have a 2% or less chance of being disabled for 3 months or more during their career. The actual odds are closer to 25% according to the US Social Security Administration.

## What exactly is income protection?

**Disability Income or Income Protection, is Insurance coverage that provides income if you ever become too sick or hurt to work. It's like a safety net so you can continue to live life on your terms – even during difficult times.**

### INCOME PROTECTION CAN COME IN MANY FORMS. YOU MAY:

- Be covered through work. If you have this, you're fortunate to have this valuable protection. Just be sure to understand how it works and if it offers enough coverage. Don't forget: If you change jobs, these coverages are usually not portable so owning an individual Disability policy can provide supplemental protection and provides protection with any job you ever have.
- Think a government program like Social Security disability insurance covers you? Social Security typically provides less than \$1,000 a month in benefits and requires you to meet very rigid requirements. According to the SS Administration, out of 2,820,812 applicants for disability benefits only 34.7% were approved in 2012.
- Buy your own coverage. It's the most flexible option and puts you in the driver's seat so you can select benefits that meet your needs and budget.



**When purchasing your own disability contract it is important to consider these factors:**

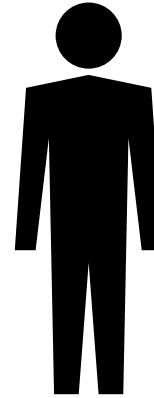
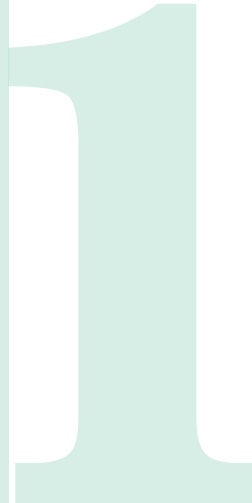
**The Benefit Amount:** this is the amount of money that you will receive if you are disabled. When you pay for your policy with after-tax dollars, your benefits will be tax-free. Due to this, current disability coverage is generally limited to 65% of your adjusted gross income; 75% in conjunction with existing Group coverage that is taxable to you. Determining the exact amount of benefit you should secure is based on a variety of factors, such as your age, income, resources available to you if you can't work and your overall financial obligations; including daily household expenses, outstanding student loans, home mortgage, saving for children's education, business expenses, & retirement savings.

**The Elimination Period:** is the number of days you must be continuously disabled before you can be considered Totally Disabled and receive benefits. 30, 60, 90, 180 & 365 day options are available. A shorter elimination period will be more expensive than a longer elimination period but it is important to consider cash flow and savings to determine the appropriate amount of time that you can "self-insure" before needing Income from your Disability Insurance contract.

**The Benefit Period:** is the length of time for which you would receive the Monthly Benefit Amount from a Disability Insurance policy. When considering what benefit period is right, You should take into account a variety of factors such as your age, amount of working years you have left and any resources available to you, in case you could not work due to an unexpected injury or sickness. Current benefit periods available include "to age 70," "to age 67," "to age 65," 10-years, 5-years & 2-years.

**There are many ways to customize Disability Income Insurance to fit your specific needs at a price that fits your budget.**

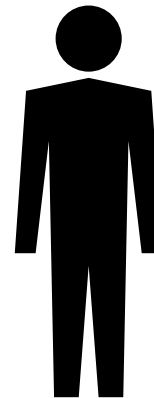
# PROTECTING YOUR INCOME TWO WAYS



## INDIVIDUAL DISABILITY INCOME (DI) INSURANCE

Provides a tax-free "living" benefit to help cover daily expenses if you become too sick or hurt to work.

<sup>1</sup> When policy is paid for with after-tax dollars.



## LIFE INSURANCE

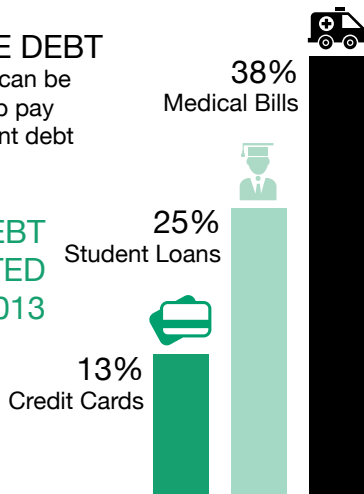
Provides a tax-free<sup>1</sup> death benefit to help ensure the people you care about most are provided for financially — even if you aren't there.

## WHY IS IT IMPORTANT TO PLAN?

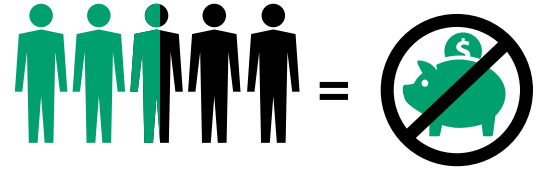
### MANAGE DEBT

— benefits can be used to help pay off or prevent debt

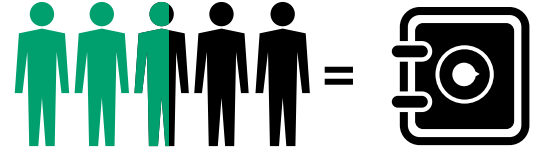
### DEBT COLLECTED IN 2013



**52%** of Americans either have no emergency fund or could only cover up to two months of living expenses with emergency savings if their income stopped.<sup>2</sup>



**61%** of Americans are concerned about their long-term financial future.<sup>3</sup>

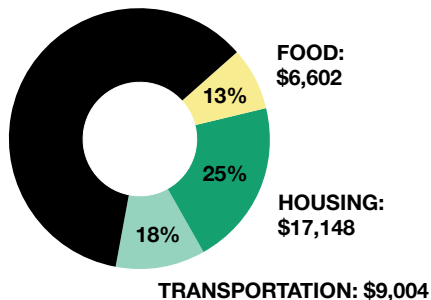


2 Principal Financial Well-Being Index, Emergency Fund statistics, First Quarter 2014. 3 NerdWallet Health Analysis of Ernst & Young's 2014 report on third-party debt collection

## WHAT COULD I USE INSURANCE BENEFITS FOR?

### TOP FIVE REASONS TO PREPARE FOR THE UNEXPECTED

- 1 MEET DAILY LIVING EXPENSES**  
Top 3 things the average American spent his or her paycheck on in 2013<sup>4</sup>



### 2 KEEP YOUR BUSINESS OPEN



Nearly half of all business owners do not have a business succession plan.<sup>5</sup>

### 4 STAY ON COURSE TO ACHIEVE RETIREMENT GOALS



Experts recommend saving at least 10% of your income to help achieve retirement security.

### 3 FUND A CHILD'S EDUCATION



The average annual cost of tuition with room and board for a 4-year college is \$29,660.<sup>6</sup>

### 5 PAY FOR FUNERAL OR MEDICAL EXPENSES



The median cost of a funeral is \$8,343.<sup>7</sup> The average cost of a chronic illness is \$5,362 PER PERSON per year.<sup>8</sup>

4 U.S. Department of Labor, Bureau of Labor Statistics – 2013 Consumer Expenditures, September 2014. 5 Principal Financial Well-Being Index, Third Quarter 2013. 6 Average of private and public schools for 2013. www.collegedata.com. 7 2012, Cost of a Funeral with a Vault, National Funeral Directors Association (NFDA), www.nfda.org. 8 Among adults ages 18 and older. Milken Institute, Checkup Time: Chronic Disease and Wellness in America, Jan. 2014.

## WHAT ARE MY COVERAGE OPTIONS?

### FORTIFY INSURANCE GROUP CAN HELP, BUT HERE ARE A FEW BASICS:

#### DISABILITY INSURANCE OPTIONS:



**DISABILITY INCOME (DI) INSURANCE** helps protect your income.



**DISABILITY INCOME (DI) RETIREMENT SECURITY** helps protect your ability to save for retirement.

#### LIFE INSURANCE OPTIONS:



**TERM POLICIES** provide coverage for a specific length or “term” of time.



**PERMANENT LIFE POLICIES** offer long-term coverage, plus potential for cash value accumulation opportunities.

# dis • a • bil • i • ty

noun

a physical or mental condition that limits a person's movements, senses, or activities.

synonyms: handicap, disablement, incapacity, impairment, infirmity, defect, abnormality; More a disadvantage or handicap, especially one imposed or recognized by the law. "he had to quit his job and go on disability"

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**The definition of Total Disability:** is THE MOST IMPORTANT component of your Disability Insurance policy. There are four primary definitions of disability found in disability contracts, with vast differences between them:

- True Own Occupation / Specialty
- Transitional Own Occupation
- Modified Own Occupation
- Any Reasonable Occupation

You must pay careful attention to the definition of total disability in your policy, as this is the basis upon which any claim you make for benefits will be adjudicated. Understanding your Disability Income Insurance contract's Definition of Disability is critical to understanding how the policy will protect your income before you ever need it to!

We hope that you never suffer an injury or sickness and need your Disability Insurance coverage, but if you do we want to make sure you and your family are protected so you are aware beforehand of what type of coverage you are paying.

If you have existing Disability Insurance coverage and would like a policy review please let us know!

## How much will it cost me?

There are many different ways to construct a Disability Insurance policy to maintain a high level of income protection while keeping the premium inside your budget

**YOU CAN PURCHASE LIFE AND DISABILITY INSURANCE FOR LESS THAN YOU MIGHT THINK**



COMPLETE RISK PROTECTION

**A healthy male, age 35, can purchase the following policies:**

- \$500,000 of term life insurance for **LESS THAN \$22 A MONTH.**<sup>9</sup>
- \$2,500 of monthly disability insurance benefits for **LESS THAN \$56 A MONTH.**<sup>10</sup>

9 Household Trends in U.S. Life Insurance, LIMRA, 2010 for life insurance. The Principal Well-Being IndexSM, First Quarter, 2013 for disability insurance. 10 Connecticut resident, non-tobacco, To Age 65 Benefit Period and Your Occupation Period, \$2,500 maximum monthly benefit, 90-day Elimination Period, 5A occupation class, Regular Occupation, Residual Disability and Recovery Benefit riders included.



CABLE SERVICE



HIGH-SPEED INTERNET



SMARTPHONE SERVICE

**Protect your home.  
Protect your family.  
Protect your quality of life.**

**Protect your paycheck.**

THEDESIGN/STOCK



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amount due