

# Protect Your Personal Income

## *Disability and Long-Term Care*



You have worked hard throughout your career to build a nest egg.

*But, what would your financial future look like if you became disabled or needed long term care?*

### **Why purchase Disability Income Insurance (LTD or STD)**

- ♦ Accidents or illness that keep you from work can be financially devastating, and 1 in 4 workers will out of a job for at least a year before they reach retirement age due to disability.
- ♦ Disability insurance is a type of insurance that will provide income in the event a worker is unable to perform their work nor earn money due to a disability.
- ♦ Short term disability insurance policies offer a worker a portion of their salary if they are unable to work for a short period, typically three to six months.
- ♦ Long term disability insurance offers a worker a portion of their salary if they are unable to work for a longer period typically a period of over six months.

### **Why purchase Long Term Care Insurance**

- ♦ The world population is aging -- by 2050 nearly one fifth of us will be over 65.
- ♦ Using a long-term care insurance policy to help pay for long-term care services can be a smart way to make retirement income last longer.
- ♦ This strategy is well suited for:
  1. People who want to make their retirement income last as long as possible
  2. People concerned about their retirement income running out and having to rely on Medicaid for their long-term care needs
  3. Couples who may have different care needs
  4. Provides a smart strategy – especially for couples. The policy pays for long-term care services when one partner needs care, leaving the income stream to cover normal living expenses for the partner remaining in the home.

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