



Balanced Asset Strategies

Risk Management and Insurance Planning

What will you do if you have an accident, become disabled and can't work? How will you replace the loss of income? How would you... Pay your bills? Make your monthly rent or mortgage loan payments? Buy your groceries? Make your car payments? Provide for your children's education? Save for retirement? Most people don't realize the risk of becoming disabled, permanently or temporarily, at some point in their lives. But the reality is that at age 40, your chances of becoming disabled for 90 days or more prior to age 65 is 43%. (Source: 2004 Field Guide, National Underwriter)

What happens if you die unexpectedly before your financial potential is fully realized? How will funeral expenses be paid? Where will the funds come from to pay your debts? Where will the money come from to provide for your children's basic needs and education? Without the benefit of life insurance, there can be a great burden placed on a surviving spouse who is ill-prepared for the sudden financial burden of raising children on his/her own, which can ultimately affect the quality of life of the children.

Any of these can jeopardize your best intentions. Most of us strive for the right balance between the ability to live with a certain amount of risk and the confidence we may or may not have to replace or minimize the impact of loss. Insurance planning can help you deal with the unexpected life events that affect your financial well-being. Insurance can keep you financially secure and provide you with peace of mind.

We will provide you with information on basic personal protection. Our analysis will look at the impact of an untimely death and disability; life insurance and disability income premiums by policy; expenses in the event of disability; and resources available for estate liquidity are explored, if appropriate.

Specific topics that may be addressed & services offered:

- Survivor income needs
- Capital needs
- Estate Liquidity needs
- Buy-sell analysis
- Life Insurance
- Disability Income Protection
- Long Term Care

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