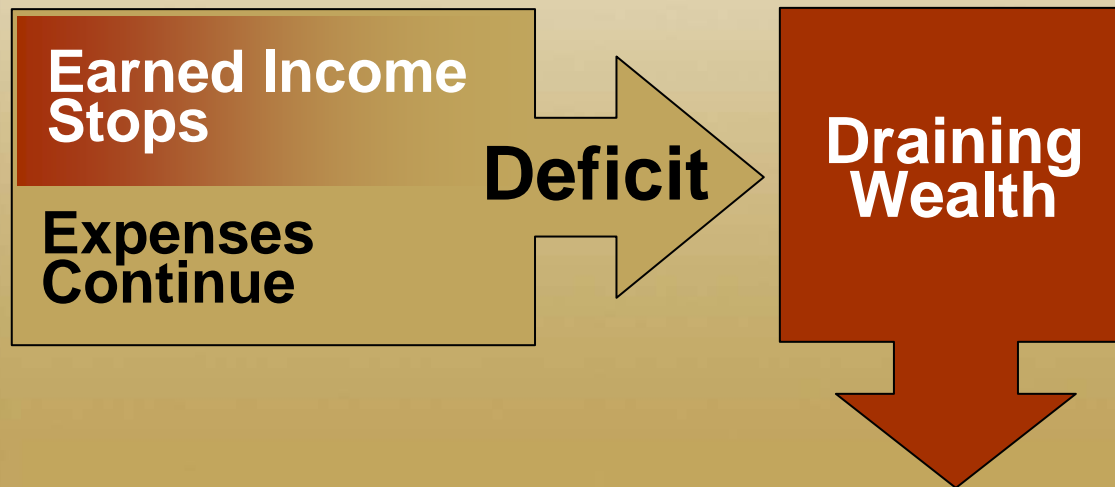


Why is Income Protection Important?





Why is Income Protection Important?



What Are Your Tomorrows Worth?

Potential earnings to age 65 with
3% cost of living increases

Age	Annual Salary					
	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000
30	\$3,023,104	\$4,534,656	\$6,046,208	\$9,069,312	\$12,092,416	\$15,115,520
35	\$2,378,771	\$3,568,156	\$4,757,541	\$7,136,312	\$9,515,083	\$11,893,853
40	\$1,822,963	\$2,734,444	\$3,645,926	\$5,468,889	\$7,291,852	\$9,114,816
45	\$1,343,519	\$2,015,278	\$2,687,037	\$4,030,556	\$5,374,074	\$6,717,593
50	\$929,946	\$1,394,918	\$1,859,891	\$2,789,837	\$3,719,782	\$4,649,728
55	\$573,194	\$859,790	\$1,146,387	\$1,719,581	\$2,292,775	\$2,865,969

What Is Your Most Valuable Asset?

Asset	Value	Is it insured?
Auto	\$35,000	Yes
Personal Property	\$100,000	Yes
Home	\$500,000	Yes
Income	\$3,000,000	?

Your income makes it possible for you to have all these other things.

Doesn't it make sense to insure your most valuable asset?

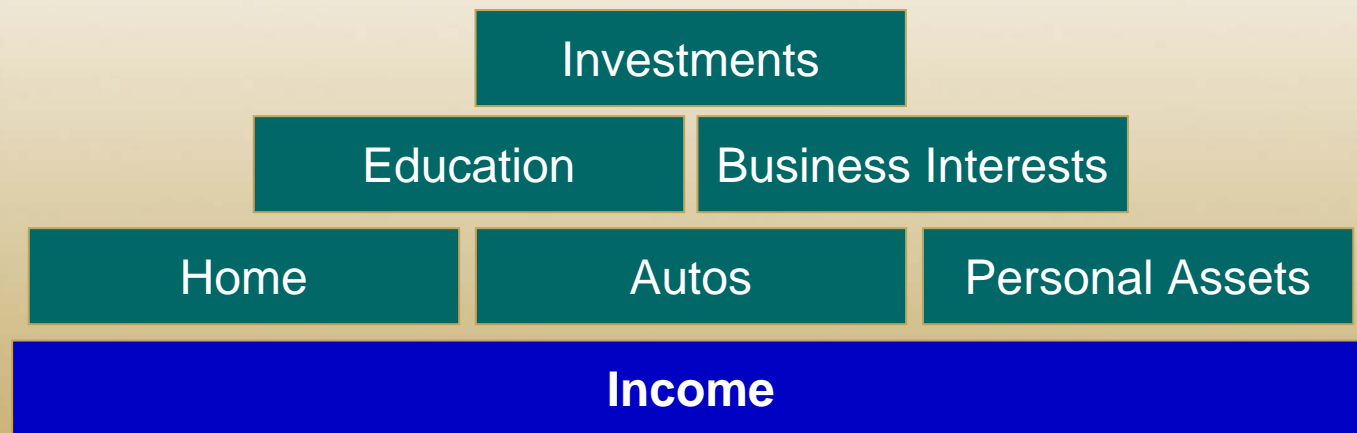
Which of these is your greatest asset?



Which of these is currently uninsured?

The Building Blocks of Your Financial Life

What are the building blocks of your financial life: the assets and other things you work so hard to acquire?



The entire structure rests upon the one fundamental building block: your ability to earn an income.

What will happen to your financial life if this building block is pulled away?

Which Job Would You Want?

	Paycheck Option A	Paycheck Option B
Healthy and Working	\$100,000	\$98,000
Sick or Hurt and Not Working	\$0	\$58,200 (Tax-Free)

Which Paycheck Option Do You Have Today?

Which One Would You Want?

Premiums and benefits available will vary according to the proposed insured's circumstances and coverage applied for.

What Is the Risk?

- ◆ The chances of suffering a serious long-term disability are much greater than most people are willing to admit. The truth is that people do become disabled, and a long-term disability can bring serious financial and emotional consequences. Consider the following:
- ◆ Nearly one out of every three workers over age 30 will suffer a disability lasting three months or longer at some point in their working career.*

* Source: *America's Health Insurance Plans, 2004*

What Is the Risk?

- ◆ Approximately one out of seven people between the ages of 35 and 65 can expect to become disabled for five years or longer.*
- ◆ Contrary to what people believe, the vast majority of serious disabilities (92%) are the result of illness rather than accidents.**
- ◆ In a recent study, disability caused nearly 50% of all mortgage foreclosures, compared to 2% caused by death.***

* Source: AHIP, NAIC & U.S. Commerce Department

** Source: Council for Disability Awareness, *Disability Claims Survey, 2006*

*** Source: *Health Affairs, The Policy Journal of the Health Sphere, February 2005*

What Is the Risk?

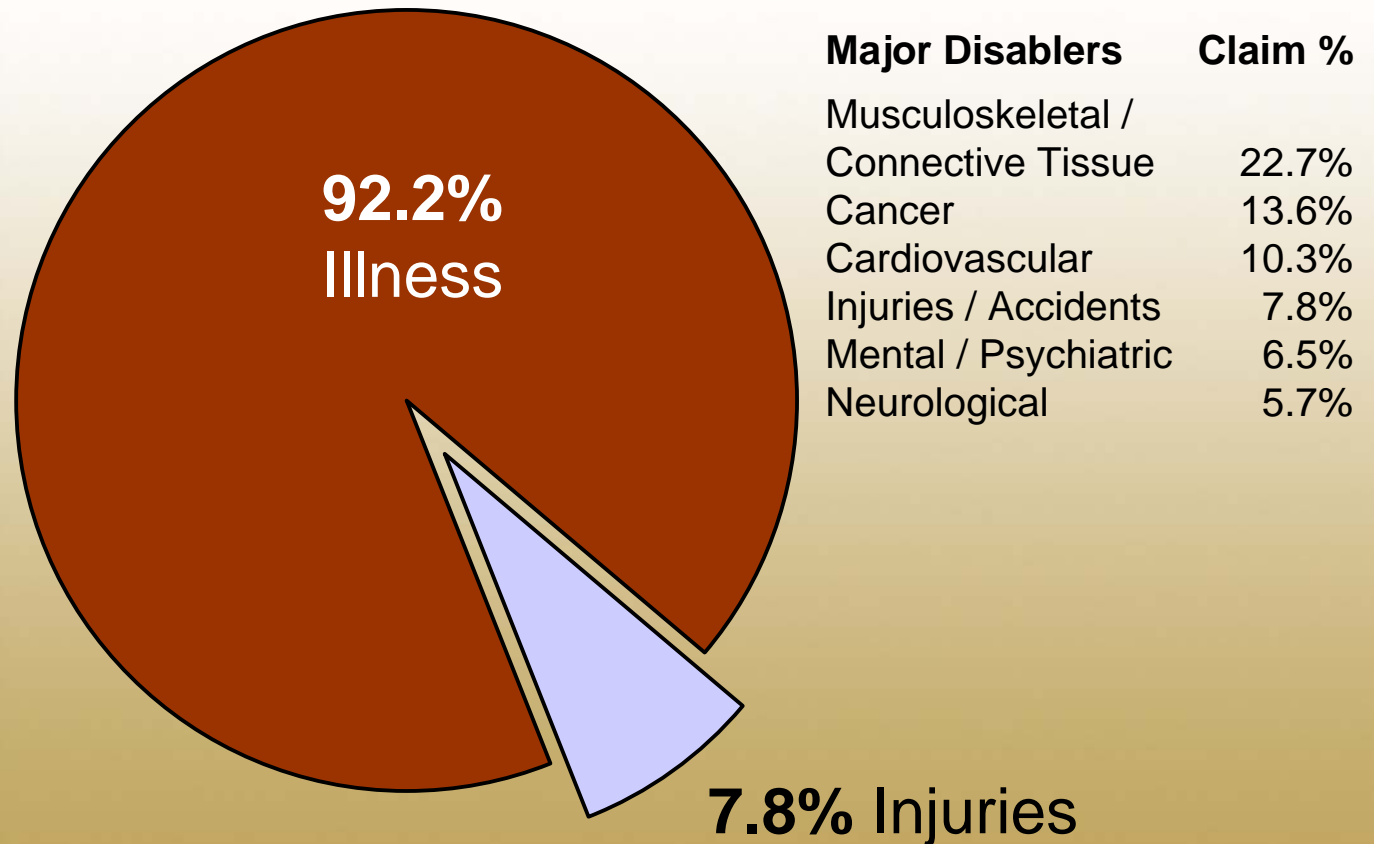
- ◆ 72% of Americans don't have enough savings to meet short-term emergencies.*
- ◆ In 2006, 71 percent of those who applied for Social Security disability benefits were denied at the initial level.**

Regardless of what the numbers say, do you really want to count on luck? Or does it make sense to plan for the unforeseen?

* Source: *National Investment Watch Survey, A.G. Edwards Inc., 2004*

** Source: *Social Security Administration*

The Leading Causes of Disability



Source: 2006 Long-Term Disability Claims Review, Council for Disability Awareness.

How Would your Life be Affected by a Disability?

Financial

Your Career

- Loss of income
- Loss of promotions & professional development
- Loss of job

Your Lifestyle

- Mortgage
- Credit rating
- Basic household expenses
- Increased medical expenses

Your Family

- Children's education/college
- Spouse's employment

Your Financial Future

- Retirement plan
- Investments
- Savings
- Insurance

Your Business or

Professional Practice

- Viability
- Partner(s)
- Employees

Emotional

Your Emotions

- Self-esteem
- Depression
- Stress

Your Relationships

- Spouse's worry
- Strain on the marriage
- Loss of friendships
- Less contact with other family members
- Less time for children
- No contact with colleagues

Your Future

- Uncertainty

Your Family's Future

- Uncertainty
- Change

Questions to Consider

- ◆ If sickness or injury prevented you from working in the business
 - How long could you continue to take income from the business?
 - Could you be replaced? How long could the business afford to pay a replacement and at the same time pay you?
 - How will your creditors be paid?
 - Could you continue making retirement contributions?

Questions to Consider

- ◆ If sickness or injury prevented you from working in the business
 - How long could you afford to keep your employees?
 - How long would your business be able to stay in business?
 - How long will your partners want to keep you in the business?
 - Where will your partners get the money to buy you out?



Questions to Consider

- ◆ If a key employee went out on disability
 - Would you feel obligated to continue his or her pay?
 - For how long could you continue payments?
 - Do you have the paperwork that would make this possible?
 - Do you have a funding vehicle to make this possible?



Where Will the Money Come From?

If you become sick or injured and cannot work, which drawers will you be able to open? What will you find in them?





Where Will the Money Come From?





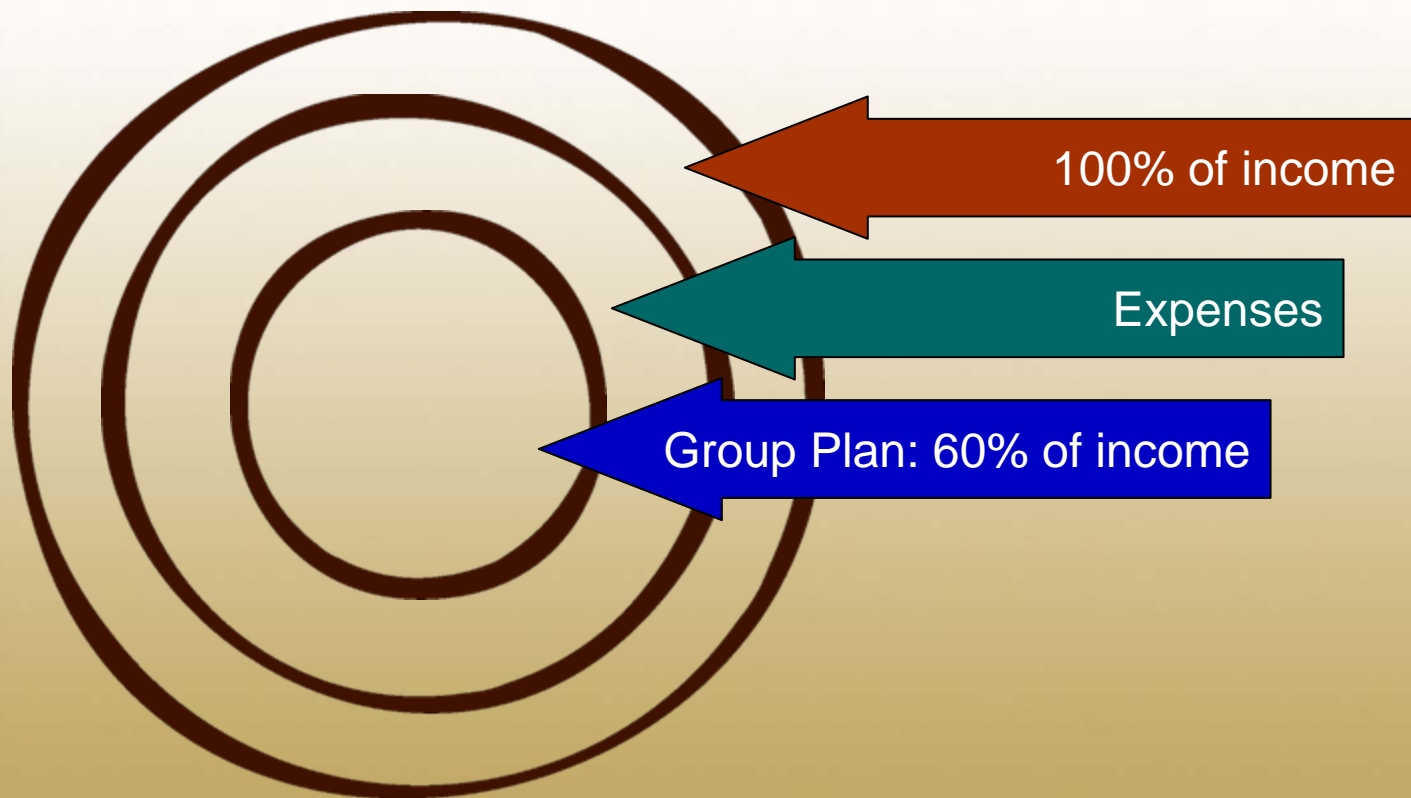
What Are You Saving For?

- ◆ Retirement
- ◆ Vacations
- ◆ Dream home
- ◆ Auto
- ◆ Children's education
- ◆ Short-term emergencies

If you don't have disability insurance, maybe you are saving for disability.



How Much of Your Income is Used on Expenses?



Will your group disability plan really do the job?

What's the Break-Even Point?

Cost vs. Benefits

Years of Premium Paid	Months of Benefits Received to Break Even
2 years	0 months, 20 days
4 years	1 months, 10 days
5 years	1 months, 20 days
7 years	2 months, 11 days
10 years	3 months, 11 days
20 years	6 months, 22 days

Assumed Age: 35, Monthly Benefit: \$5,000, Monthly Premium: \$140.04 Monthly Guard-o-matic premium for ProVider Plus coverage (1400) for a male age 35, select risk Class 5, 90-day EP, to age 65 benefit period, with Residual Disability Benefit rider.

Why Should I Buy Now?

There are three potential “costs of waiting”:

1. You become disabled without having coverage.
2. Your health changes and you can no longer obtain coverage.
3. You purchase coverage at a later date. But the longer you wait the more you will pay for less cumulative benefit.

Age	Monthly Premium	% Increase Over Age 30	Potential Cumulative Benefit
30	\$110.71	—	\$2,085,000
40	\$168.92	53%	\$1,485,000
50	\$255.79	131%	\$885,000

Male age 30, Class 5; \$5,000 per month, 90-day EP, benefits to age 65; ProVider Plus base policy with Residual Disability benefits. Premiums shown are for Guard-o-matic monthly premiums.



What Costs Do You Want Waived?

- ◆ When you purchased life insurance, you likely had a “waiver of premium” rider added to the policy. If you become seriously disabled, the policy premium will be paid for you.

What Costs Do You Want Waived?

Question: If you are too sick or injured to work, what other costs do you want to be waived as well?

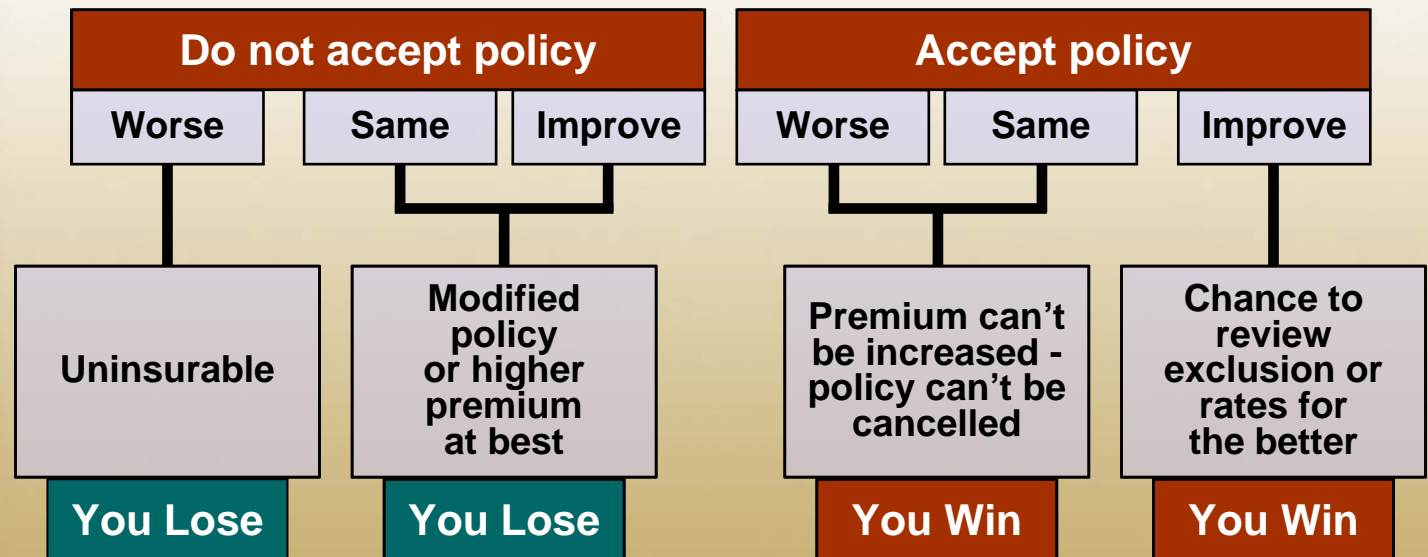
Living Costs	Monthly Amount
Groceries	\$ _____
Mortgage or rent payments	\$ _____
Car payments	\$ _____
Utilities	\$ _____
Credit card/loan payments	\$ _____
Clothing	\$ _____
Education	\$ _____
Entertainment	\$ _____
Other	\$ _____

That's why Disability Income Insurance – aka “waiver of living costs” – was invented.

What Costs Do You Want Waived?

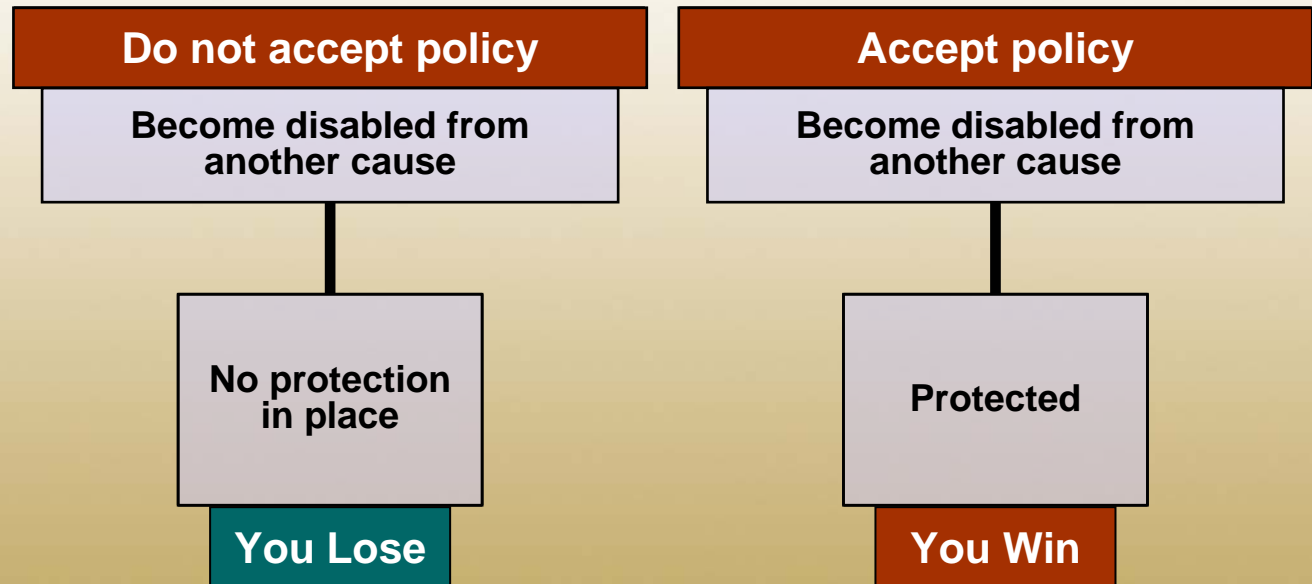
Should I Accept a Modified Policy?

Policy with Exclusion or Rating



Should I Accept a Modified Policy?

Policy with Exclusion – All Other Conditions



Please contact
Wilson Financial
for a review of your Disability
Insurance needs

Phone:- (888)-COVERED

Email:- service@diplans.com

Thank You