

## Long Term Disability Question to Ask!

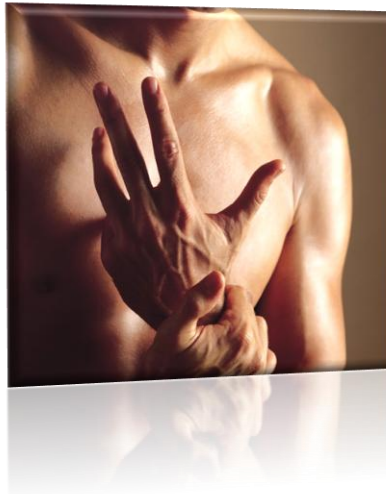
### Won't Happen to Me!

That's the common answer when I ask people if they are protected against the financial loss that could result from a serious, disabling physical injury. Disabling accidents are usually thought of as something that happens to somebody else, usually a sports figure or someone in construction. But reality says different:

- A disabling accident occurs every 2 seconds in the US
- The average disability lasts 2.5 years
- Wages are not covered by medical plans
- Most employees do not purchase optional long-term disability insurance
- Over 90% of disabling accidents happen *off the job* !

Unless you have a significant amount of cash on hand, the loss of income will affect not just your day-to-day financial needs but it will impact the health of long-term financial security. Think about these things:

- What are my necessary monthly living expenses that would continue if my income suddenly stopped?
- Would my personal savings pay for my necessary monthly expenses for one month, three months, six months or longer?



- Would my savings cover my out-of-pocket medical expenses?
- Am I participating in my employer's disability plan?
- When would this plan start to pay and how much would it pay me and for how long?
- If I became disabled, could I cover my COBRA premiums (health insurance coverage usually requires "actively at work" status) and what would happen to the contributions to my 401(k) plan or my IRA plan?

Disability Planning requires a lot more than just denial and wishful thinking. And planning requires the expertise that can be found at Financial Security Specialists.

We provide Disability Income Insurance for a wide range of occupations, from Pilots to Performers, Hotel Executives to Heart Surgeons, from Mechanics to Magicians and just about everything else. Our plans can cover extraordinarily high incomes (like Sports Stars and Actors) and can insure specific risk (high risk professions) or specialty need. Contact us today and discuss your potential need. Let us find out how a carefully crafted plan could provide you and your family or business the protection needed.

Call Gary at 808-625-3782 or contact [pacconltd@yahoo.com](mailto:pacconltd@yahoo.com).