





**How Long
Could You Remain In
Your Castle If Your
Income Stopped?**



It's time for an **important** short quiz . . .

In the space below, write the names of three people who would pay your bills if you were sick or hurt and couldn't work:

1. _____

2. _____

3. _____

If no names come to mind, call me. My job is helping you replace income lost due to sickness or injury.

Here's What You Could Lose

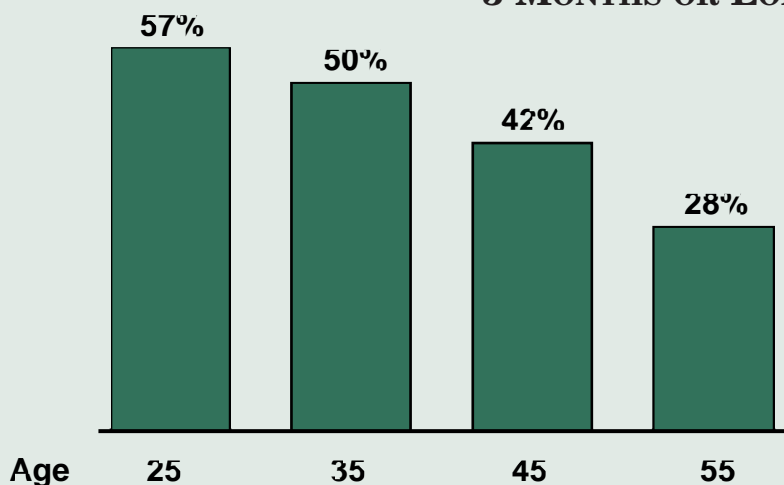
EARNING POTENTIAL TO AGE 65

Annual Income	\$50,000	\$75,000	\$100,000	\$150,000
Present Age				
30	3,683,000	5,524,000	7,365,000	11,048,000
35	2,804,000	4,206,000	5,608,000	8,413,000
40	2,082,000	3,123,000	4,165,000	6,247,000
45	1,489,000	2,233,000	2,978,000	4,467,000
50	1,001,000	1,502,000	2,002,000	3,004,000
55	600,000	900,000	1,201,000	1,801,000

Assumes 4% Annual Increases



CHANCES OF BECOMING DISABLED FOR 3 MONTHS OR LONGER BEFORE AGE 65



Source: 1985 CIDA Table

10 Causes Of Disability

MUSCULOSKELETAL

(neck, back, joints, soft tissue disorders)

MENTAL/NERVOUS

(anxiety, depression, stress, emotional problems)

CARDIOVASCULAR DISORDERS

(hypertension, coronary artery disease, chest pain)
(dizziness, fainting, convulsions, recurrent headaches)

ALCOHOL AND SUBSTANCE MISUSE

CANCER AND TUMORS

ENDOCRINE DISORDERS

(diabetes, elevated cholesterol, thyroid problems)

RESPIRATORY DISORDERS

(asthma, emphysema, recurrent bronchitis, etc.)

DIGESTIVE DISORDERS

(hepatitis, gastritis, colitis, intestinal bleeding)
(liver, esophagus, stomach, pancreas problems)

GENITOURINARY DISORDERS

(kidney, vaginal, prostate disorders, etc.)

EYE AND EAR PROBLEMS

(blindness, punctures, scratches)



Source: U.S. Department of Health and Human Services.

CONSIDER THE ODDS OF BECOMING DISABLED FOR 90 DAYS OR LONGER VERSUS DYING

<i>Likelihood of 90 Day DISABILITY VS DEATH</i>				
AGE	25	35	45	55
Male	3.95 to 1	3.32 to 1	2.26 to 1	1.90 to 1
Female	7.50 to 1	7.12 to 1	4.75 to 1	2.92 to 1

Source: 1985 CIDA Table and 1980 CSO Table

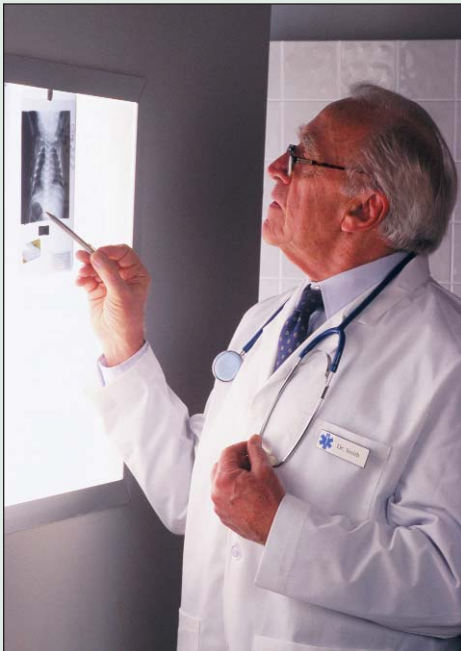
Just How Much Will Your Company's "GROUP" Disability Policy Do For You?

Income Before Disabled:100%
Group Disability Benefit:60%
Less Taxes Withheld (28% of Benefit)43.2%

It may get worse if your disability lasts more than 30 days. Your employer may consider you an inactive employee and discontinue health insurance benefits. The Cobra Law in Ohio permits you to continue Health coverage during a disability, BUT AT YOUR EXPENSE.....

Income Before Disabled:100%
Group Disability Benefit:60%
Less Taxes Withheld (28% of Benefit)43.2%
Less ** Health Insurance (6% - 14%)39.6%

Do you find it challenging to live within your current income? If so, how would it be to live on 39.6% of it ?



Q... If you owned a real-estate investment which produced rental income after expenses in the amount of \$60,000 per year, would you insure it against fire, wind, and other damage? Of course you would, you'd want to protect that income.
 YES NO

Q... Would you insure only 39.6% of the rental building?
 YES NO

Q... Do you consider yourself an income-producing asset? Does it make sense to protect that income from accidents and sickness?
 YES NO

** Health Insurance costs vary. Premiums may be as much as \$125 per month for single coverage and \$300 for family.

How Much Would You Get if Disabled Today?

**Example: Current Salary Age 35: \$150,000
Salary Growth Rate 4% Next 30 Years**

EXHIBIT 1: GROUP PROTECTION ONLY

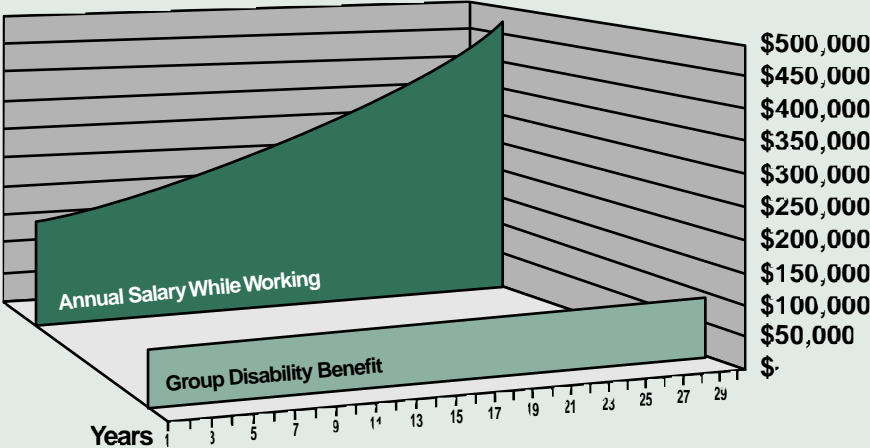


EXHIBIT 2: GROUP AND INDIVIDUAL PROTECTION COMBINED

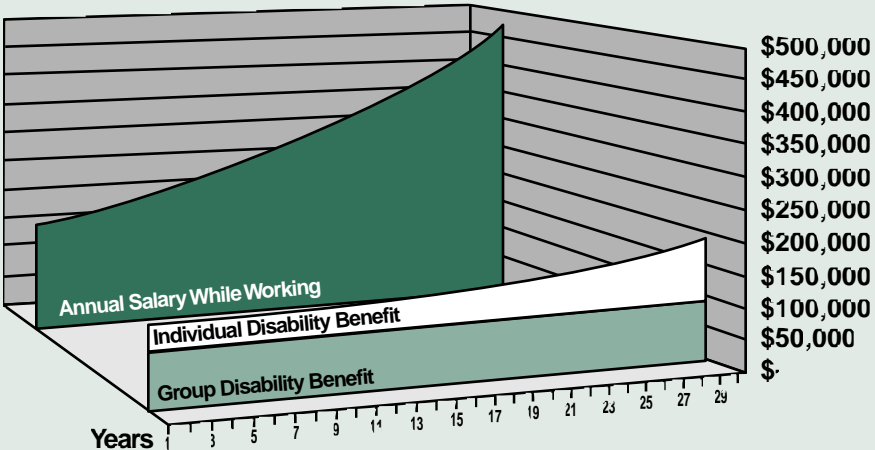
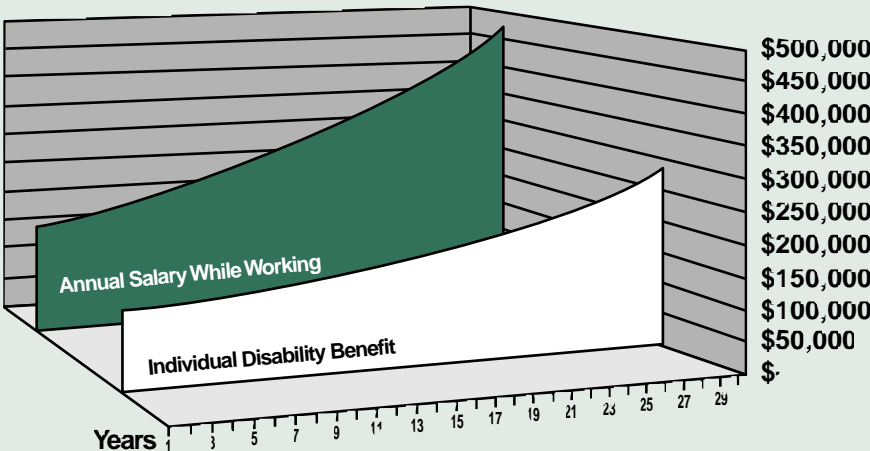


EXHIBIT 3: INDIVIDUAL PROTECTION ONLY



Assumes individual coverage includes 4% cost of living adjustments.