



Doctors Don't Get Sick

...at least that's what I thought.

During your education and professional experience, you may have seen or heard about people who have suffered disabling illnesses or injuries. Which means you probably understand how quickly and dramatically a disability can change a person's life.

Have you ever thought seriously about what would happen if you were sick or hurt and could no longer earn an income? Income makes a lot possible, including:

- Paying regular expenses, including student loans or other debt
- Saving for retirement and other financial goals
- Providing for yourself and the people who rely on you

Beyond your day-to-day responsibilities, expenses and plans, think about how being unable to work could affect all that you have ahead. You're probably expecting steady income growth to help fund your lifestyle, future goals and retirement. A disabling illness or injury could not only interrupt the income you rely on, but it could also prevent your return to the job you've trained so hard for.

Take a look at how much you could potentially earn over your working years, if you are able to work until retirement.

Potential Earnings Through Age 65

CURRENT SALARY

Current Age	\$100K	\$150K	\$200K	\$250K
30	\$3.5M	\$5.25M	\$7M	\$8.75M
40	\$2.5M	\$3.75M	\$5M	\$6.25M
50	\$1.5M	\$2.25M	\$3M	\$3.75M
60	\$0.5M	\$0.75M	\$1M	\$1.25M



Lisa Fusco • Broker Manager
304 Federal Road, Suite 107, Brookfield, CT 06804

Office (203)796-5403 • Fax (203)-567-6235
www.croweandassociates.com



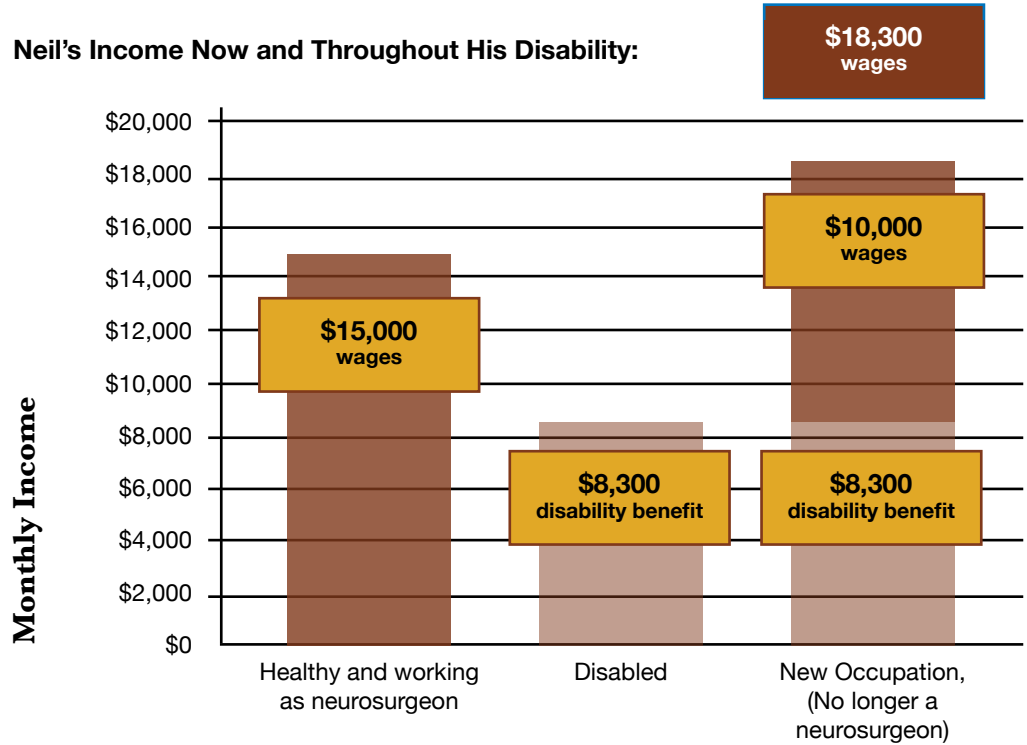
Fortunately, you can safeguard your income with Disability Income Insurance. You could receive a monthly benefit to replace a portion of your income if you suffer an illness or injury that keeps you out of work. That benefit can be used to help cover expenses and debt and provide for those who count on you, while potentially avoiding withdrawing from savings or other investments. Basically, Disability Income Insurance helps provide financial stability until you get back on your feet.

How It Works

Neil worked as a neurosurgeon before he suffered a disabling injury. Although he recovered well, he lost much of the fine motor skills in his hands and can no longer perform the material and substantial duties of his regular occupation that he was performing prior to becoming disabled, including those involving neurosurgery.

Neil decided to take his experience as a neurosurgeon and start a medical consulting firm. Because his disability income insurance policy contains True Own Occupation / Specialty language, Neil will continue to receive his full disability benefit as long as he remains totally disabled, regardless of how much he makes in his new occupation.¹

Neil's Income Now and Throughout His Disability:



1 This is a simplified hypothetical example only and is not intended to illustrate the outcome of any actual claim that may be submitted under the a Disability Income Insurance policy. Any actual claim will be evaluated based on its specific facts and circumstances. In this example, it is assumed that Neil meets all other terms of the policy to be considered Totally Disabled.

ISN'T INSURANCE EXPENSIVE?

THE FEAR

AMERICANS DON'T HAVE LIFE AND DISABILITY INSURANCE BECAUSE THEY BELIEVE THAT IT WILL BE "TOO EXPENSIVE."²

THE REALITY YOU CAN PURCHASE LIFE AND DISABILITY INSURANCE FOR LESS THAN \$78/MONTH.

\$78 =

COMPLETE RISK PROTECTION



CABLE SERVICE



HIGH-SPEED INTERNET

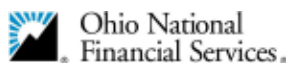


SMARTPHONE SERVICE

A healthy male, age 35, can purchase the following policies:

- \$500,000 of term life insurance for LESS THAN \$22 A MONTH.²
- \$2,500 of monthly disability insurance benefits for LESS THAN \$56 A MONTH.³

2 Household Trends in U.S. Life Insurance, LIMRA, 2010 for life insurance. The Principal Well-Being IndexSM, First Quarter, 2013 for disability insurance. 3 Connecticut resident, non-tobacco. To Age 65 Benefit Period and Your Occupation Period, \$2,500 maximum monthly benefit, 90-day Elimination Period, 5A occupation class, Residual Disability and Recovery Benefit rider, and future increase riders.



Lisa Fusco • Broker Manager
304 Federal Road, Suite 107, Brookfield, CT 06804

Office (203)796-5403 • Fax (203)-567-6235
www.croweandassociates.com

