

# Assurance Tax & Accounting Group (ATAG)

## Preparing for the Unexpected

It is often said that uncertainty is the only thing certain in life. Research shows Americans experience an average of four unexpected events in their lifetime that can impact their savings by an average of \$117k. Those events ranging from job loss, an unanticipated illness, or storm/natural disaster damage to a home can derail the best-laid financial plan. This retirement approach leverages solutions to mitigate the events that negatively impact a person's financial future.

### Consider A Personal Disability Income Policy

Compensation (earned income) is what funds essential and lifestyle goals, protecting earnings through disability insurance is essential. The ability to obtain a basic group disability policy through the workplace is a valuable benefit, but it typically covers only a fraction of one's income. There are additional concerns:

- 👉 Standard group plans only cover a percentage of an individual's base salary, not including bonuses, profit sharing, retirement plan matches or other compensation.
- 👉 Group coverage ceases when an individual leaves the employer that provided access to the coverage.

Enjoy greater financial confidence by supplementing group disability income coverage with an individual policy to replace more income and to maintain consistent coverage through job changes.

### Explore Life Insurance Options

Most people want their family to be able to meet essential and lifestyle needs even if they are not there to provide for them. That's the critical role life insurance plays. A workplace life insurance benefit can provide a first layer of protection to loved ones at a reasonable cost, however it can leave gaps that may be filled by supplementing with individual coverage.

Life insurance can be used to cope with the financial responsibilities that are associated with premature death, funding major life goals, higher education or paying off a mortgage. It can also provide ongoing income to pay living expenses. Even those with no dependents may have other causes important to them that they wish to fund in the event of their premature death life insurance is worth considering.

### Protect Against Additional Risks

Ensure all financial aspects of your life are protected. Check your auto and homeowner's insurance policies to determine if there are gaps in coverage. As your possessions and affluence grow, it is important to consider an umbrella insurance policy.

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