

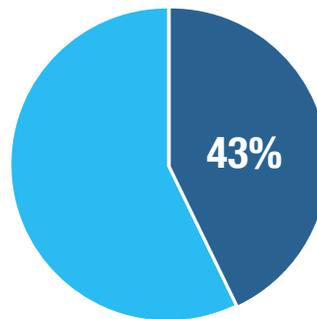


# Disability Income Insurance

## As a Business Owner, What Keeps You Up At Night?

If you're like the majority of small business owners, economic uncertainty is one of the most significant challenges to the future growth and survival of your business<sup>1</sup>. That worry is bad enough, *but what if you were to suddenly become disabled and couldn't work?*

The likelihood may be greater than you think. 43% of all people age 40 will have a long term disability event prior to age 65<sup>2</sup>. As a business owner you face significant threats if disability strikes.



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## To Your Business

If you suffer a disability and can't work, even though your revenue producing abilities are gone, your business expenses continue. How would you pay rent, utilities and employee wages then? You need a way to keep meeting these expenses to keep your business afloat. **Disability Income Insurance** can provide the cash to help your business survive if disability does strike.

## To You and Your Family

Personal expenses often go up, not down, during a time of recovery. The last thing you want to do is take additional money out of your business. Would you have to spend your hard-earned savings in order to make ends meet? Are you saving for a new home, a child's education, retirement... or are you saving for disability? Your financial picture may drastically change if you haven't planned adequately for a disability. Disability Income Insurance can provide for your family if you become too sick or hurt to work.

## To Your Employees

The people who really make the business go need cash too, in the event that one of them becomes sick or hurt and can't work. It's important to have a **Salary Continuation Plan** in place. This is a plan that details how an employer would or wouldn't pay the employees in the event of disability.

Disability Income Insurance isn't necessary to have a Salary Continuation Plan, but if you do insure, the insurer, not you, pays the benefits, determines eligibility and sets up reserves. That's a valuable advantage and plans usually cost less than 1% of payroll.

**Call us at [855-284-3722](tel:855-284-3722) or visit us at [www.thesba.com](http://www.thesba.com)**