

Disability Income Insurance

Protect Your Most Valuable Asset

Every Day Depends On Your Ability To Earn A Living



CPS  **IMIS**
INTEGRATED MARKETING & INSURANCE SERVICES

Your lifestyle and dreams for the future depend on your ability to earn a living.

When you take into account all that you've worked so hard to achieve, consider the fact that your paycheck made it all possible.

One of the most important decisions you will make will be to insure your income.

Disability Income Insurance will provide you with monthly tax-free income if you are unable to work as a result of an injury or illness.

Your Income At Work

We protect our homes, cars, lives and even cell phones with insurance. But we often fail to consider protecting our most valuable resource – our income.

Did you know?
FACT

The cumulative earnings potential to age 65 of a 45-year-old making \$100,000 a year with 5% annual increases



THIS IS WORTH PROTECTING!

Your Income pays for the big things



Your Income pays for the little things

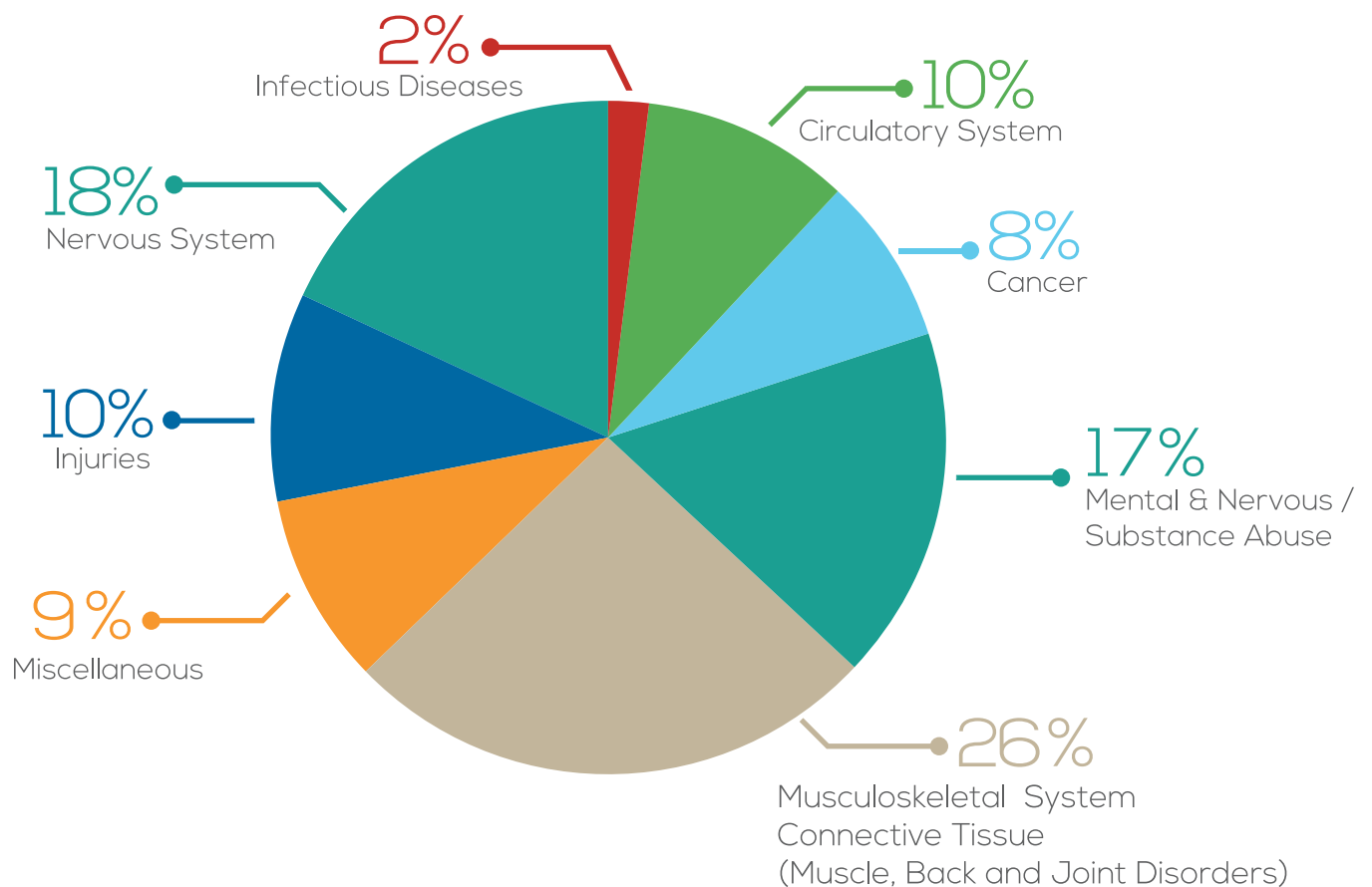


Think About It. Buying a home, sending the kids to college, and having enough for retirement all rely on receiving a regular income. Are you prepared if a sickness or injury prevents you from working?



The Most Common Disability Causes

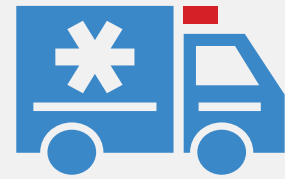
Even a short-term disability can put enormous financial strain on you and your family. Where will your money come from in the case of injury or illness?



Does Your Income Protection Plan Satisfy Your Needs?

If you are suddenly unable to work for any period of time, you could lose your income and everything it provides. Will the following sources of income be sufficient to provide for you and your family?

Did you know?
FACT



62% of bankruptcies in 2014 were a result of an illness or injury and 78% of the families had medical insurance

Bloomberg Business Weekly



Social Security

In 2016, the average social security benefit was \$1,166 monthly. Additionally, 65% of initial applications will be denied.



Retirement Savings

Using retirement savings will cause unwanted penalties and taxes, leaving you with less money for your retirement years.



Worker's Compensation

Less than 5% of disabling accidents and illnesses are work related; the other 95% would not be covered.



Borrowing From A Financial Institution

Your chances of loan approval from a financial institution would be impossible without a regular income.



Group Long Term Disability

Employer sponsored plans typically provide 60% of pre-disability earnings. After tax, this leaves you with an adjusted net income of 47% of your pre-disability earnings. For most, this would fall short of meeting their monthly expenses.



Asking Family And Friends For Money – As A Last Resort

Having to ask family or friends to borrow money will put unwanted stress on you at a time when you should be focused on recovering.

Don't Wait Until It's Too Late; Build A Solid Foundation Today

Could you pay necessary expenses if your paycheck stopped coming? List your expenses and the possible sources of income you would have if you were unable to work.

MONTHLY INCOME	
Monthly Disability Income and Benefit	\$
Group Disability Insurance Benefit (after taxes)	\$
Monthly Social Security Disability Benefit (if any)	\$
Additional Investment Income	\$
TOTAL MONTHLY INCOME	\$ <input type="text"/>

MONTHLY EXPENSES	
Mortgage (including property tax) or Rent	\$
Homeowner's or Renter's Insurance	\$
Car Payments and Insurance	\$
Utilities	\$
Food and Clothing	\$
Child Care	\$
Loans and Credit Card Payments	\$
Medical Expenses	\$
Other (education, entertainment, etc.)	\$
TOTAL MONTHLY EXPENSES	\$ <input type="text"/>

The Process Is Simple

We're here to help put an affordable plan in place so you can rest assured that your lifestyle is protected and will remain secure for years to come.

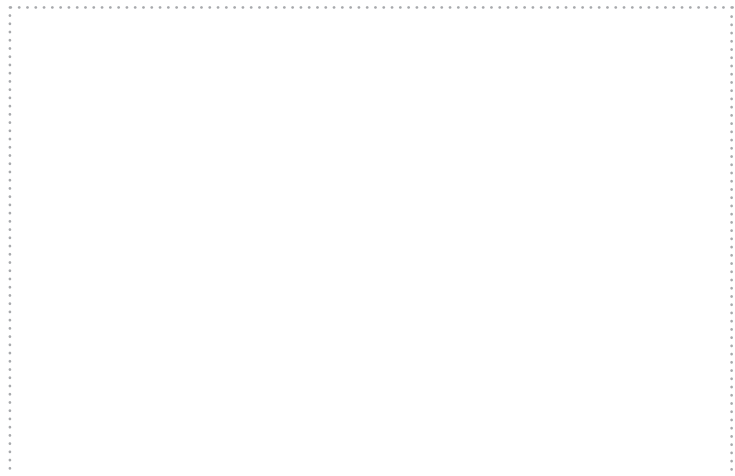


Protect your most valuable asset ...
Your ability to earn a living.



Contact me today
to schedule an appointment.

Let's discuss an affordable Income Protection Plan.



Providing solutions that fit your needs

Pursuant to IRS Circular 230, I am providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

Agents and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. Clients should consult with and rely on their own independent legal and tax advisors regarding their particular set of facts and circumstances.

For questions, please contact us:

858-220-7305
cpsimis.com

8447 Miramar Mall, Suite A
San Diego, California 92121

CA License #0815822

Notice of Rights-All rights reserved. No part of this brochure may be reproduced or transmitted in any form by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior permission of CPS Integrated Marketing & Insurance Services.