



## HIGH LIMIT DISABILITY

At first consideration, \$15,000 of monthly income protection sounds like a substantial amount for anyone. However, as a rule of thumb, the disability insurance industry recommends financial protection of 65% of income as a minimum benchmark. Considering a physician earning \$72,000 per month, his/her total monthly disability benefit should equate to at least \$46,800. A monthly benefit of \$15,000 equates to only a 21% level of income protection.

Take the time to review your finances, and determine how much insurance you would need if you were to suffer a long-term disability.

### FINANCIAL EXPOSURE



If we apply the average disability claim length (34.6 months) to this example, we see a loss of potential income of \$1,100,280.

Periods of disablement can be very difficult times, and managing your debt should not be an additional burden.



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