

If Disability Strikes

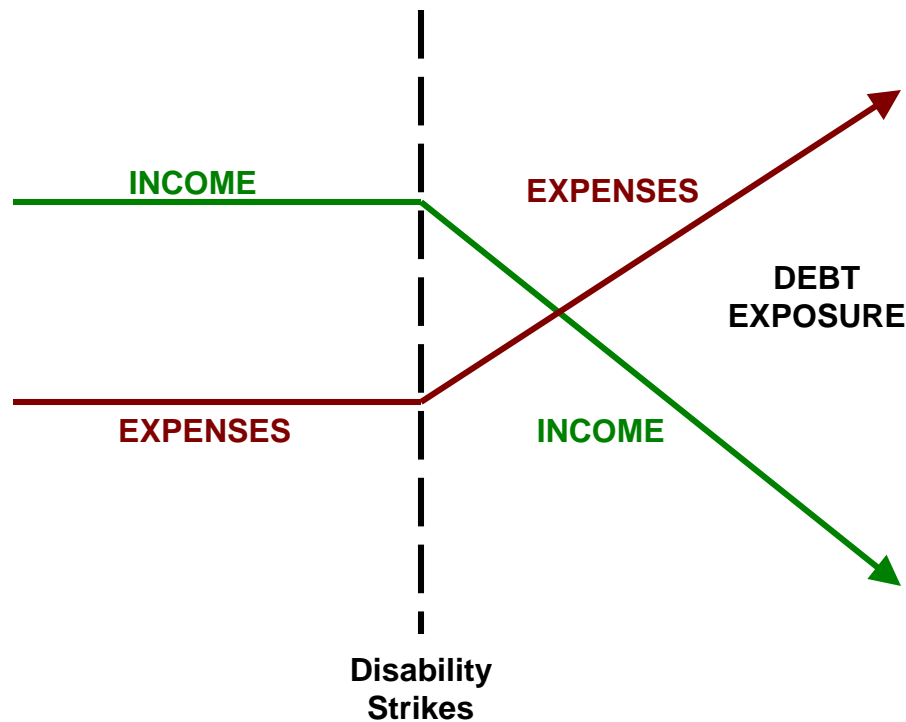
Prepared for: **Joe Client**

Provided by: **Peter Baldini, CLU, CHFC, CMFC**
MIDLAND NATIONAL LIFE

What Can Happen If Disability Strikes?

Today, **income** covers
expenses, but...

Disability means **lower income**,
higher expenses.



Did you know?

According to a Harvard Law School/Harvard Medical School study, medical expenses associated with an illness or accident caused nearly 50% of the bankruptcies in 2001 (*Health Affairs*, February 2005).

How will you meet the expenses of a disability, just at the time your earning power ceases?