



help minimize uncertainty if you're unable to work

Think About This

You've worked hard to make your business grow and succeed. What would happen if you became disabled? Put a plan in place to help your business survive if you're unable to work.

Representative Name

Agency Name
Address
City, State, Zip
Phone, Fax
Email, Website

LOGO

(Agent Name)
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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.¹ 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. One in eight workers will be disabled for five years or more during their working career.² As a business owner, you face significant threats if disability strikes:

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.

This piece can be personalized by ordering through the shopping cart.

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 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 one percent of payroll.

That's Why I'm Here

Call me today. Together we can put a plan in place to help your business survive if disability strikes.



Ameritas Life Insurance Corp.
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¹ <http://www.nsba.biz/wp-content/uploads/2017/02/Year-End-Economic-Report-2016.pdf>

² Commissioner's Disability Insurance Tables A and C, assuming equal weights by gender and occupation class

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