

# Is your business protected?



As we discuss your disability insurance needs, I encourage you to take notes using this worksheet.

## Planning area

## Action item

### > Income protection/benefit planning

Individual disability income (DI) insurance

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Employer-provided disability insurance  
(group long-term disability)

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Supplemental individual DI insurance

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### > Retirement savings

DI retirement security

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### > Business protection

Overhead expense insurance

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Business loan protection rider

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Key person replacement insurance

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### > Exit planning

Disability buy-out insurance

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