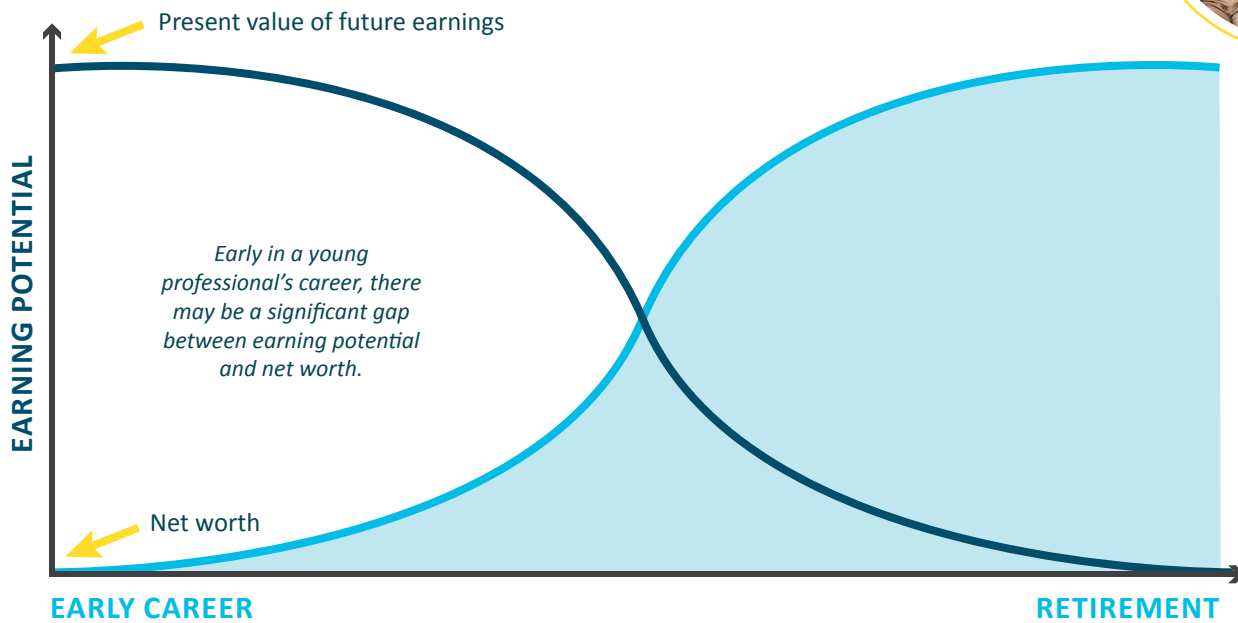


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Do You Have Adequate Insurance Coverage?



You may need to purchase additional life and long-term disability insurance.

- Individuals with high earning potential (*i.e.*, doctors, corporate executives) should consider supplementing the insurance coverage provided by their employer.
- Young professionals especially may need insurance to cover the significant gap between potential assets and current assets.
- Insurance is less expensive when you are young.
- You may qualify for insurance coverage now, but you may not qualify later.



Tip

Consider purchasing insurance policies with tax-free benefits so that your income after an “event” is closer to your prior income.

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