

☀ School's Out... and the Summer Shuffle Begins! ☀

The backpacks are tossed aside, snack bills somehow double, and calendars quickly fill with camps, sports, vacations, and summer activities. Meanwhile, parents are still balancing work, meetings, deadlines, and everyday life behind the scenes.

For many families, summer highlights just how much their lifestyle depends on one thing: consistent income.

From childcare costs and travel plans to mortgage payments and monthly bills, an unexpected illness or injury could create financial stress faster than most clients realize. While clients often insure their homes, vehicles, and vacations, many haven't fully evaluated the asset funding it all — their paycheck.

That creates an important opportunity for advisors. Summer can be a natural conversation starter to revisit income protection planning and help clients better understand where they may be exposed. Many clients assume employer benefits are enough, only to discover gaps in coverage, limited benefit amounts, taxable benefits, or short benefit durations when reviewing the details.

Now is a great time to help clients evaluate:

- ✓ Individual Disability Insurance (IDI) coverage
- ✓ Group LTD benefits and limitations
- ✓ Income replacement percentages
- ✓ Emergency savings preparedness
- ✓ Coverage portability if changing jobs
- ✓ Outdated policies or benefit gaps
- ✓ Business overhead or key person protection for business owners

These conversations don't have to feel complicated or overly technical. In fact, tying income protection to real-life summer expenses and family responsibilities often makes the need more relatable and easier for clients to understand.

Because protecting income isn't just about paying bills — it's about helping clients maintain stability, preserve financial goals, and keep life moving forward when the unexpected happens.

NorthCentral DI is your one-stop resource for all your disability insurance needs. We are here to assist with case design, illustrations, pre-screens and even income documentation review! Please give us a call at 866-598-0020 or email us at 3mark@northcentraldi.com.

