

IS YOUR **LIFESTYLE** ADEQUATELY PROTECTED?



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WHAT IS "LIFESTYLE"?

It's the **CARS** we drive....



It's the **HOME** we live in....



It's the **VACATION** we take....



It's the **EDUCATION** we provide....



It's the **RETIREMENT** we save for....



...It's **LIVING TODAY**
while **PLANNING**
for **TOMORROW!**

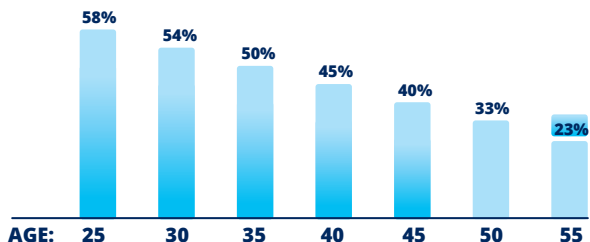
And your **INCOME** supports it all!

But what if you were unable
to work tomorrow due to an injury or illness?

Would you and your family be protected?

WHAT ARE YOUR LIFESTYLE RISKS?

YOUR RISK OF A DISABILITY

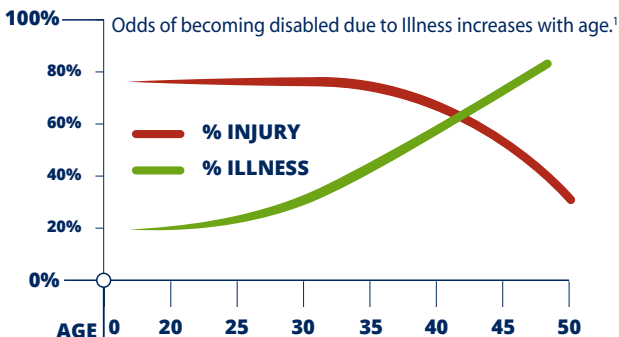


Chances of becoming disabled for 3 months or more before age 65¹

In addition, if your disability does last more than 90 days, the average length of a disability will be¹:

AGE	DURATION	AGE	DURATION
25	2.1 years	45	3.2 years
30	2.5 years	50	3.1 years
35	2.8 years	55	2.6 years
40	3.1 years	60	1.6 years

YOUR RISK OF INJURY vs ILLNESS



¹ 1985 Commissioners Individual Disability Table A and C

WHAT IS YOUR MOST VALUABLE ASSET?

Your most valuable asset is the ability to earn an income!

Based on your current age and income, **THIS** is how much you will earn by **AGE 65³**

AGE	ANNUAL INCOME				
	\$36,000	\$48,000	\$60,000	\$84,000	\$120,000
25	2,174,471	2,899,295	3,624,119	5,073,767	7,248,238
30	1,799,801	2,399,735	2,999,669	4,199,536	5,999,337
35	1,460,450	1,947,267	2,434,084	3,407,718	4,868,169
40	1,153,090	1,537,454	1,921,817	2,690,545	3,843,635
45	874,705	1,166,274	1,457,842	2,040,979	2,915,684
50	622,563	830,084	1,037,605	1,452,647	2,075,210
55	394,190	525,587	656,983	919,777	1,313,967

HOW WELL IS IT PROTECTED?

YOUR HOME VALUE



\$ _____

HOME INSURANCE

\$ _____

YOUR CAR VALUE



\$ _____

CAR INSURANCE

\$ _____

YOUR TOTAL ASSETS



\$ _____

YOU PAY THIS TO PROTECT THEM

\$ _____

Insuring our homes and cars are important **BUT...** have you considered insuring your most valuable asset?

YOUR MOST VALUABLE ASSET IS WORTH

\$ _____

WHAT ARE YOU INVESTING TO PROTECT IT?

\$ _____

³ Projected Income is based on a 2% increase each year

WHAT ARE YOUR OPTIONS?

SAVINGS?

Let's say you saved 5% of your income each year.

Six months of a total disability could wipe out 10 years of savings.

YOUR SPOUSE WORKS?

Would one income be enough if you are currently living off two?

Will your spouse be able to juggle work and take care of you?

BORROW IT?

You might have a difficult time securing a loan when you're disabled.

Where is the money going to come from to pay the loan back?

GROUP COVERAGE?

Even if you have group benefits, they may not be adequate over the long term. Many group plans may only replace about half of your net income. Is that enough?

THE ONLY LOGICAL SOLUTION:

A lifestyle protection plan from **THE EDGE BENEFITS**.

DON'T DELAY ACT TODAY

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PLANS OFFERED BY THE EDGE:

- Loss Of Income (Injury And Illness)
- Business Overhead Expense (Injury And Illness)
- Critical Illness
- Accidental Death & Dismemberment
- Final Expense
- Health & Dental
- Travel Emergency Medical Coverage
- Fracture Accident Benefit

YOUR AUTHORIZED EDGE REPRESENTATIVE