

# Insurance Strategies for Association Members

## Disability Protection

A serious disability due to either illness or accident might completely eliminate your ability to practice. Disability income protection is, therefore, essential and should be among your first priorities.

### Disability Income Insurance

Non-cancellable and guaranteed renewable; Helps to protect a portion of your income with an "own occupation" definition of total disability.

### Business Overhead Expense Insurance

Helps to protect your practice by paying your office overhead expenses during periods of disability.

### Buy-Sell Disability Insurance

Helps to protect your interest in a partnership, corporation or group-owned practice.

## Long Term Care

You've worked hard to create your lifestyle and build your assets; it only makes sense to help protect yourself from the potentially devastating effects of long term care expenses.

- Premium discounts for insured spouse (from the same household)
- Tax qualified plans available

## Life Insurance

The protection of your family and assets in the event of your death must be an important consideration.

### Term Life Insurance

Protects individuals with debts, family obligations and short, specified-term financial responsibilities.

- 10-Year Level Term
- 15-Year Level Term
- 20-Year Level Term
- 30-Year Level Term

### Permanent Life Insurance

- Term Universal
- Variable Life
- Universal Life
- Whole Life
- Survivorship Life or "Second-to-Die"

Treloar & Heisel understands the unique financial services needs of dental specialists.

## Contact Us

1.800.345.6040

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