

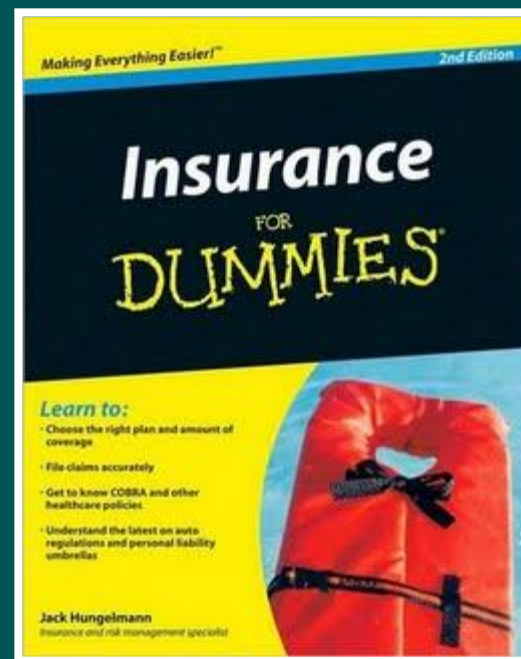
Michael J Sir, RHU
Jack Hungelman, CPCU, CIC, ARe



Disability Insurance for Dummies

Jack Hungelman

The Man That Wrote The Book On Insurance!

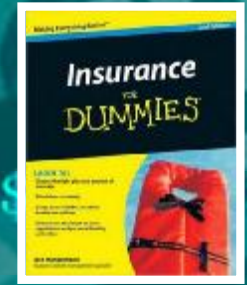


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Insurance – A Dreaded Word

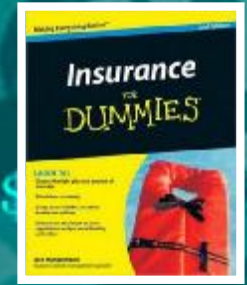


1'd Rather Eat Glass!

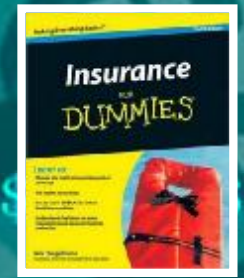


This Book is Different!

- Written by someone who's worked in the trenches
- Emphasizes solutions – not necessarily insurance
- Focus on getting what you deserve at claim time
- Addresses all areas of personal insurance



Balance is the Key!

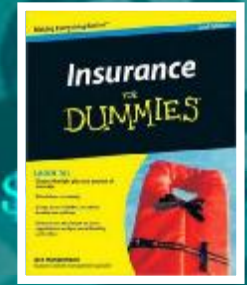


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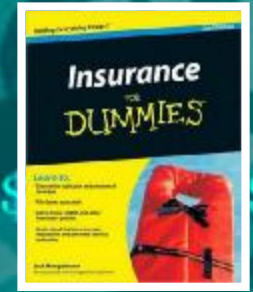
Causes of Major Financial Loss

- Lawsuits
- Destruction of Home or Property
- Major Medical Bills
- Premature Death with Dependents
- **Long Term Disability**



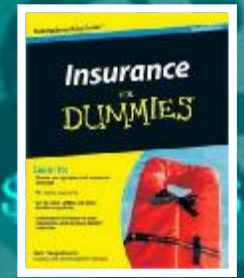
Credit Card “Insurance”

- Disability Caused by an accident only...
- One year of payments... THEN
- Unable to work in any job...for THE REST OF YOUR LIFE!

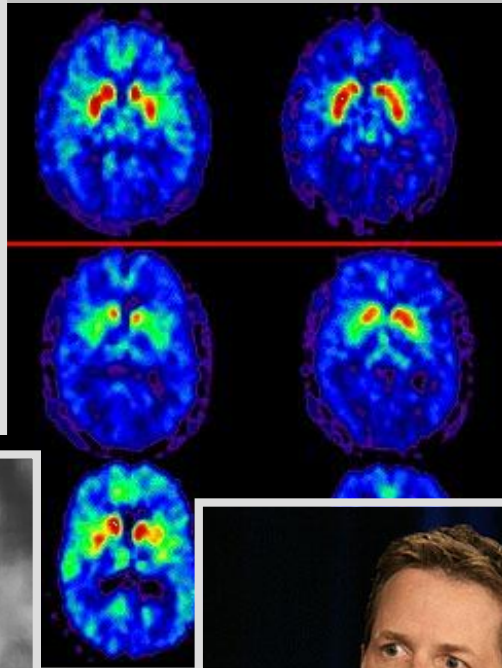
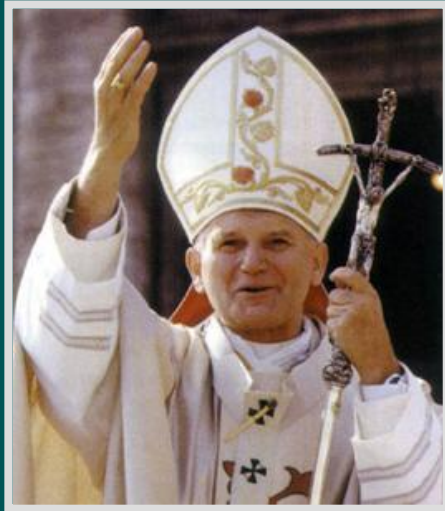


Buying Life Insurance

LIFE INSURANCE



Real Life Story



Parkinson

