

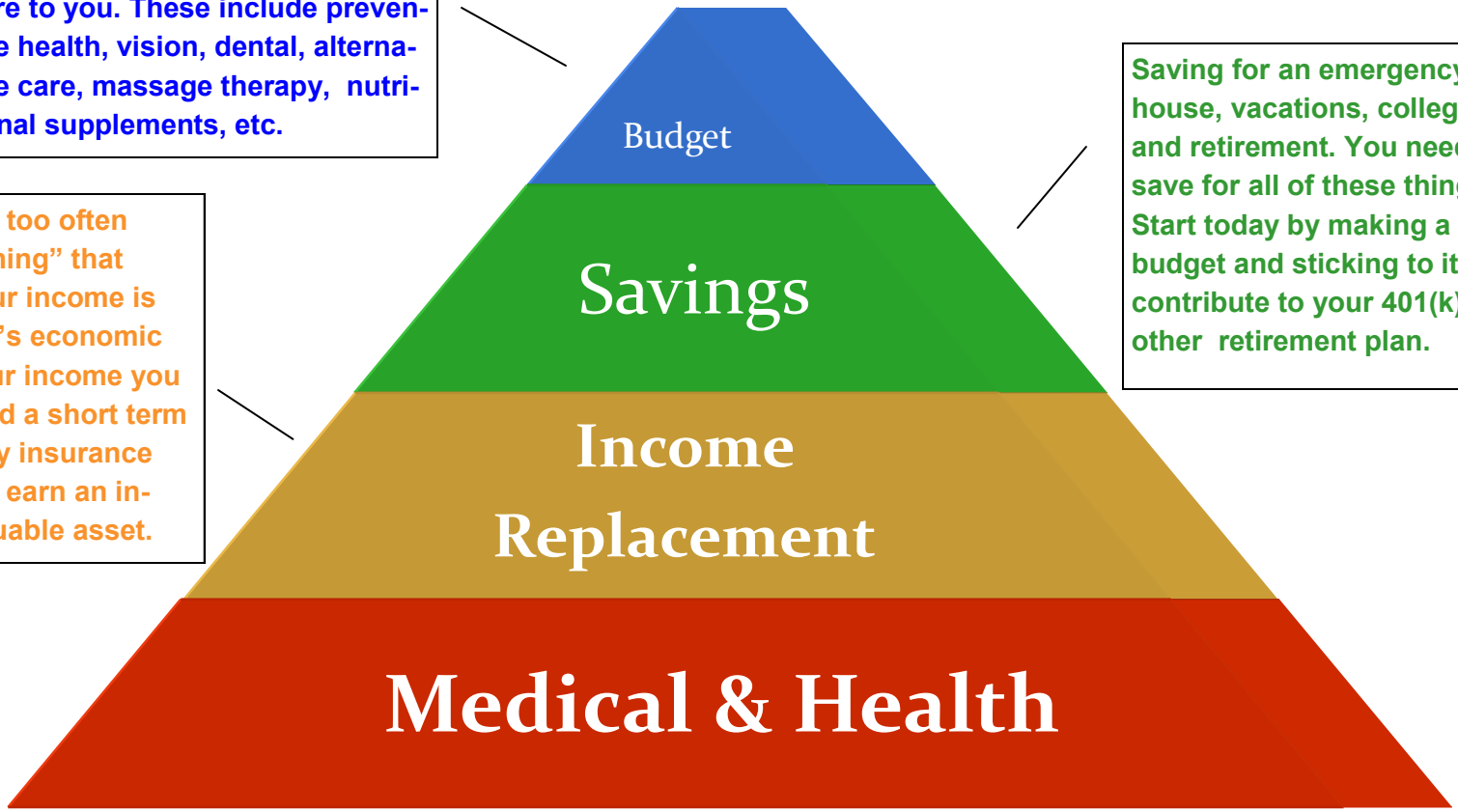


Benefits Hierarchy

Budget for expenses that do not have significant financial exposure to you. These include preventive health, vision, dental, alternative care, massage therapy, nutritional supplements, etc.

Saving for an emergency, a house, vacations, college and retirement. You need to save for all of these things. Start today by making a budget and sticking to it. And contribute to your 401(k) or other retirement plan.

Income replacement is too often overlooked as “something” that should be insured. Your income is the fuel for your family’s economic engine. To protect your income you need life insurance, and a short term and long term disability insurance program. The ability to earn an income is your most valuable asset.



Medical & health expenses can add up very quickly. Unless one is worth tens of millions of dollars, there is no way to budget for the possibility of high healthcare bills. Budgeting for a hernia operation, a broken arm, cancer treatment or an organ transplant is simply not realistic. You need insurance for these expenses otherwise you could simply go broke.