

The Year of the Horse: A Reminder About Protecting Income

The Year of the Horse symbolizes strength, drive, and forward momentum — much like the clients you serve.

Physicians, executives, business owners, and rising professionals are accelerating their careers and increasing their earning power. Their financial plans depend on one key asset: **consistent income**.

But what happens if the horse can't run?

An injury. A chronic illness- momentum stops — and so can income.

As earnings grow, so do mortgages, student loans, retirement contributions, and lifestyle expenses. Yet income — the asset funding it all — is often under protected.

Disability insurance isn't fear-based planning. It's performance protection.

A properly structured individual disability policy helps clients:

- Replace income
- Preserve savings
- Protect retirement goals
- Maintain lifestyle and independence

The Advisor's Opportunity

The Year of the Horse is a powerful moment to revisit income protection conversations with:

- Clients receiving compensation increases
- Young professionals building earning capacity
- Business owners scaling revenue
- Medical residents and fellows currently in training-discount opportunities
- Medical residents and fellows transitioning into practice
- High earners who have never reviewed their coverage

The Year of the Horse is a timely opportunity to ask clients:

If your income stopped tomorrow, how long would your plan last?

Even the strongest horse deserves protection — and so does your client's earning power.

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.

