Kick off the summer with some peace of mind!

Are you protecting your greatest asset?? YOUR INCOME!!

- Educators do NOT pay into state disability, so you need a safety net to replace your income once sick time is exhausted.
- Is your monthly benefit on your current disability plan sufficient to meet your monthly expenses?
- Have the rates on your current disability plan gone up? Check out our rates!
- Has your income gone up since you originally signed up for disability coverage? Have you increased your coverage?
- Are you looking for maternity coverage?

Do you have enough life insurance?

- TPAF members have 3-1/2 times their salary in life insurance.
- PERS members have 3 times their salary in life insurance.

IS THIS ENOUGH COVERAGE FOR YOUR NEEDS?

Call, text or email JOANNE LORENC, CFP

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