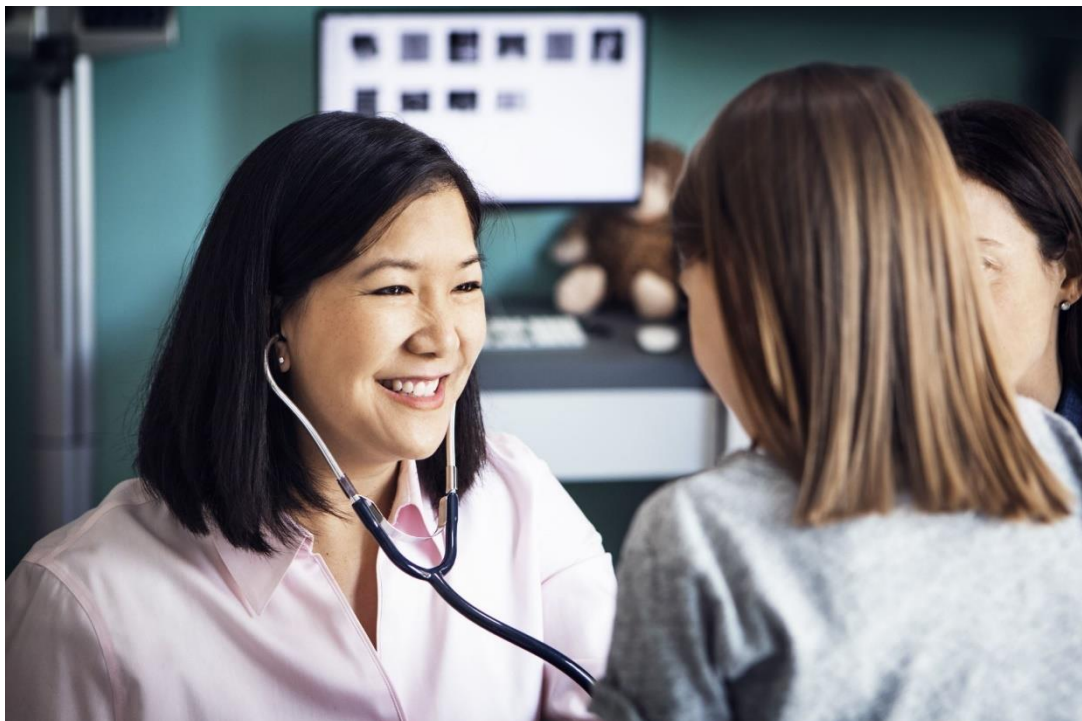


Disability insurance that pays off

Unique risk protection products can be deducted as a business expense and potentially allow for refunds of premium paid after certain periods.



In the process of maximizing growth and eliminating unnecessary taxes, it is also important to take stock of your most important asset: your ability to earn income. Protecting this asset is of the utmost importance at the outset of any wealth accumulation strategy.

Nonetheless, as most of our doctors are unlikely to become disabled during their working life, a variety of products may allow for a refund of premium paid after certain periods.

The insurance industry is constantly in flux. Physicians Financial Services keeps clients advised of opportunities to maximize risk protection benefit while also deducting premiums and potentially recouping their contributions in a subsequent refund of premium.

In addition to the owner, there is a need to protect against this risk for other members of the practice. Some important additional solutions include:

Group Long Term Disability Insurance. For doctors in practices with two or more employees, it is possible to establish group insurance programs which provide long term disability benefits for employees and allow the doctor to obtain an additional \$10,000 to \$15,000 per month of disability insurance with a definition of disability based on the specialty of the doctor.



Business Overhead Expense Insurance. During periods of disability, business expenses continue to accrue including lease payments, loan payments, staff and utilities. Disability business overhead expense insurance protects your earnings and savings from loss to overhead expenses during periods of disability.

Disability Buy Out Insurance. Our doctors in practices with multiple health professionals have exposure to loss of earnings when associates have no income to support overhead expenses or buy-sell agreements. Disability buy-sell insurance paid with pre-tax dollars through the doctors' corporation is the most efficient strategy to protect partners from loss of earnings from a disabled partner.





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Reach out and start your journey from less to more.

Physicians Financial Services is an independent financial services firm specializing in the unique financial needs of doctors and their families, as well as other productive individuals. A national practice, PFS has administrative offices in Omaha, Nebraska.

Contact us today to get started, and we'll help you come up with strategies that are right for your needs. Ask us about our four-question "Loss Test" to help us determine if we can help you.



[Schedule a Consultation](#)



[Schedule a Client Review](#)

Disability Insurance Features and Benefits

Disability income insurance policies contain some contractual features and optional benefits that may not be available in all states. The ability to perform the substantial and material duties of your occupation is only one of the factors that determine eligibility for disability benefits. These policies also contain exclusions, limitations and reduction-of-benefit provisions.

Eligibility for disability income insurance, additional policy benefits and qualification for benefits is determined on a case-by-case basis. For costs and complete details of coverage, please contact Physicians Financial Services.

The insurance industry is constantly in flux with respect to products and benefits. Until recently, with Premium Refund Disability Insurance, most specialties could obtain up to \$15,000 per month of benefit with 50% of premiums refunded every 5 years. As the industry changes their product offerings, Physicians Financial Services will continue to keep clients advised of opportunities to maximize risk protection benefit while also deducting premiums and potentially recouping their contributions in a subsequent refund of premium.

Disclaimer

All information provided by Physicians Financial Services is for information purposes only and is not, and does not constitute or intend to constitute, investment advice or any investment service. Such information also is not and should not be deemed to be an offer to purchase or sell or a solicitation of an offer to purchase or sell, or a recommendation to purchase or sell any securities or other financial instruments. The content in this promotional literature is based on sources that are considered reliable. No guarantee is provided on its accuracy, correctness or completeness either express or implied. The information provided is purely of an indicative nature and is subject to change without notice at any time. The information provided does not confer any rights. The value of your investment may fluctuate. Results achieved in the past are no guarantee of future results. You must make your own independent decisions regarding any securities or other financial instruments mentioned herein. You are advised to seek professional advice as to the suitability or appropriateness of any products and their tax, accounting, legal or regulatory implications.

DOCTORS' FINANCIAL EDUCATION

Financial Education Series

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