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| <b>SPAHR FINANCIAL GROUP, LLC</b>   |   |  |
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| (714) 963-5000 direct   |   |  |
| (714) 963-5079 facsimile  |   |  |
| <a href="http://www.spahrfinancial.com">www.spahrfinancial.com</a>                              |   |  |
| <b>DISABILITY INSURANCE / BUSINESS OVERHEAD / BUY-OUT Worksheet</b>                             |   |  |
| <b>CLIENT INFORMATION</b>   |   |  |
| Name:   |   |  |
| Date of Birth:  |   |  |
| Height / Weight:  |   |  |
| Marital Status:   |   |  |
| State of Residence:   |   |  |
| Male / Female:  |   |  |
| Occupation:   |   |  |
| Daily Duties:   |   |  |
| Employment Status:  |   |  |
| Annual Income (AGI)   |   |  |
| Any serious illness / medical condition:  |   |  |
| Medications:  |   |  |
| Tobacco Use:  |   |  |
| <b>EXISTING COVERAGE</b>  |   |  |
| None  |   |  |
| Group DI in Force?  |   |  |
| Benefit Amount?   |   |  |
| Employer Paid?  |   |  |
| Elimination Period?   |   |  |
| <b>BENEFIT SELECTION</b>  |   |  |
| Ind. DI / Business Overhead / Buy-Out   |   |  |
| Benefit Amt.: % of Income or Maximum?   |   |  |
| Elimination Period?   |   |  |
| Inflation Protection: COLA rider?   |   |  |
| Residual Benefit?:  |   |  |
| Premium Mode?:  |   |  |
| Miscellaneous:  |   |  |
|   |   |  |
| <b>Definition of Disability:</b>  | Some policies pay benefits if you are unable to perform the customary duties of your own occupation. Others pay only if you are unable to perform any job suitable for your education and experience. Some policies define disability in terms of your own occupation for an initial period of two or three years and then continue to pay benefits only if you are unable to perform any occupation. "Own occupation" policies are more desirable, but more expensive. |  |
| <b>Benefit Period:</b>  | The benefit period is the amount of time you will receive monthly benefits during your life. Experts usually recommend that the policy you buy pay you benefits until at least age 65, at which point Social Security disability will take over. If you are young, you may consider buying a policy offering lifetime benefits because it will still be relatively inexpensive.   |  |
| <b>A policy that will replace from 60 percent to 70 percent of your total taxable earnings:</b> | A higher replacement percentage, if available, is more expensive. Evaluate your other sources of income before deciding how much disability coverage you need.  |  |
| <b>Coverage for disability resulting from either accidental injury or illness:</b>              | An accident-only policy is less expensive but does not provide adequate protection. Ideally, both accident and illness coverage should be purchased.  |  |
| <b>A cost-of-living increase in benefits:</b>   | You are buying a policy today that may not pay benefits for a decade or more. Should you need those benefits, you will want them to have kept pace with increases in the cost of living. (Some companies also offer "indexed" benefits, keeping pace with inflation after benefit payments begin.)  |  |
| <b>A policy paying "residual" or partial benefits:</b>  | This type of policy is available so that you can work part-time and still receive a benefit making up for lost income. A standard feature in some policies, and added by a rider to others, a residual benefits policy pays partial benefits based on loss of income without an initial period of total disability.   |  |
| <b>Ongoing Coverage:</b>  | A non-cancelable policy which will continue in force as long as the premiums are paid; neither the benefit nor the premium can change. A guaranteed renewable policy keeps the same benefits but may cost more over time since the insurer can increase the premium if it is increased for an entire class of policyholders.  |  |
| <b>Financial Condition:</b>   | Check the financial ratings of an insurer. Your insurance agent or company representative should provide this information or check with the following companies, which rate insurance company strength:   |  |
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