

A black and white photograph showing three business professionals in a meeting. Two men and one woman are gathered around a table, looking at documents and a laptop. The man in the foreground is writing on a document.

Disability Income Evaluation

What Is Disability Income Evaluation?

Disability Income Evaluation is designed to create a plan that will efficiently protect your income, allow you to maintain a similar standard of living during a time of disability and ensure you do not become a burden to family members and friends. This confidential analysis considers your current health, risk retention level and your overall goals and objectives.

Why Is This Process So Important?

Peace of Mind – Many families depend on one or both spouses income(s) to maintain a constant standard of living. Having the peace of mind in knowing your family is protected in the event of disability is of critical importance to many people.

Protect your Savings – Without proper protection, a disability can quickly deplete emergency funds, retirement accounts and can even lead to unintended (and unsecured) debt.

Reduce Stress of Family – Without a plan, someone close to you will likely have to step in to assist with your daily care and living expenses.

Limited Options – Social security disability and short term disability insurance plans provide very modest relief.

What Is the Process?

Step One – Gather the Information

Completion of the Disability Income Evaluation Worksheet provides the necessary data to initiate the process.

Step Two– Analysis

The objective analysis of the disability income protection plan includes a (1) review of the goals/objectives, (2) identification of risks that are of greatest concern and (3) a proposed plan to mitigate the risk.

Step Three – Results Meeting

FEIP's DI expert will present the report identifying planning options and suggested updates. An action plan identifying next steps will be presented.