

Disaster Preparedness: Life, Health and Income

Presented by: MRW Financial, Inc.

Prepared for:

Protect Your Life, Your Health and Your Income

Disaster preparedness involves protecting more than your and your family's physical well-being...it also includes taking steps to protect your and your family's financial well-being in the event of a life or health-threatening disaster.

Your Life

In a worst-case scenario, if you lost your life in a disaster, would your family be able to manage financially? An adequate life insurance program can help make the difference between financial security and financial disaster.

Your Health

You or a family member may be injured in an emergency. Do you have adequate health care insurance? Do you know what the coverage you do have covers and does not cover?

Your Income

What will happen to your income if you become sick or are hurt as a result of a disaster? It's strongly recommended that you accumulate an emergency fund equal to three to six months of your family expenses. Keep this money where it's easy to access, such as in a savings account or money market fund. Find out from your employer how long you can expect to be paid following a disaster. Will you be eligible for unemployment compensation? Also, does your employer provide any disability income benefits if you're injured in a disaster? You may also wish to purchase personal disability income insurance, which can help to replace your income if you are sick or hurt and unable to work.