



Sound Financial Bites 021 - Ryan Jewell

Episode Transcription

“90% of disability claims are due to sickness.”

Hello, this is Cory Shepherd, vice president of Sound Financial Group, and I'm excited to welcome you to Sound Financial Bites where we bring you bite-sized pieces of financial knowledge to help you design and build a good life.

Hello, and welcome to Sound Financial Bites. I'm your host, Paul Adams. It's great to be with all of you today. I have a wonderful guest I can't wait to tell you more about. But, before I do that, let me share with you a little bit about what we're changing in some of our podcast philosophy. One of the things we're going to do is just rotate some general topics through so that you know what you're getting into. When you engage the podcast, you can look right at the description and we're going to be able to tell you. Right now, we're going to split it into four major different sections.

One's going to be personal financial philosophy. So, this is going to have to do with protection, assets, investments, and we're going to talk about things that'll be immediately applicable to you from the philosophical perspective. Then, we're also going to have some analytical financial casts, if you will. Those are going to be the ones where we bring in some of the academics in our industry that work on this topic, or some of our advisers who I lovingly refer to as "recovering analytics" to come in and give that side of the equation for those of you that just love the math, and the numbers, and the formulas about money.

Then, we're going to have sections that are just personal philosophy, like it might have to do with how to talk about finance, and money, and your marriage, or how to put in marriage practices that are going to help you design and build a good life from a very personal perspective. Some of those conversations may have nothing whatsoever to do with money. We might bring in a parenting expert for that matter.

Lastly, we're going to have podcasts that are career and business philosophy. These podcasts are going to come from the groups of people I get a chance to bump into, whether it's speaking at a conference or attending a conference that our leaders in business and career philosophy, people that we can bring in to help you advance on the career side and give you an even greater ability to earn the income that you want to drive the personal financial habits you need so that you can design and build a good life.

Now, as always, what you can do is engage us via our newsletter. You can go right on our website and subscribe to the newsletter. You can download the first three chapters of our book. You can go on Amazon right now and have the book downloaded before we're done with the podcast today. And, as always, we would love to have you, whether you already live in the Seattle area or you intend on coming to the Seattle area, we'd love to have you at one of our events. We build a unique community of people that are coming together on a regular basis to have substantive conversations about money, beyond the "here's what I paid for lease on a car", beyond "here's what I got in interest on my mortgage", but am I really doing the things I need to do to design and build a good life?

So, that brings us to our guest today. What many of you may not realize is, along with owning Sound Financial Group, I have a division of my company that goes out and specifically brings certain sets of really high quality insurance products to advisers, and mainly to those advisers' clients in the white coat and white collar professional communities.

What this gentleman does, his name is Ryan Jewell - he leads our brokerage division - is he goes out and meets with advisers, not with Sound Financial Group, advisers that are from any myriad of organizations that you may have heard of in the typical financial realm, and spends time with them helping them understand how to properly have their clients' income protected. He's led



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that division for us now for how long, Ryan?

Getting close to about a year and a half now.

Yeah, so Ryan's done a wonderful job of just bringing the ability to engage people, help people understand complex topics, and being able to help clients not necessarily by helping the client directly, but by helping the adviser understand how to communicate with their clients some of these really difficult topics. One, today, we're going to focus in on disability insurance and getting our income protected. So, Ryan, thanks for being on the show today.

Yeah, it's great to be here.

Now, I guess, to start, here we have people listening. My guess is they may only be engaged in this one because their iPhone automatically played the next episode. We're talking about protecting income, but people don't necessarily seek out this topic. Share with me what are the most misunderstood things about disability insurance.

“Financial devastation can come swiftly because most people are too busy to design and build a good life.”

So, Paul, when you ask that question, do you mean what are individuals in the community not understanding about disability, or what are the advisers not understanding about disability income?

That's a great question. I would say take either one you want first. I think they're both applicable because every client listening to this has an adviser that may not have even brought it up yet, or may have an adviser that doesn't fully understand it. So, maybe let's just take the advisers first.

Yeah, interestingly, they may be all the exact same, and I would say, in no particular order, number one, it's expensive. Naturally, we're driven to determine what is the cost of things we're going to acquire, and even including outside of the financial arena. Number two is I'm covered. I have, possibly, some group disability coverage or I'm earning a good income today, I'm bulletproof. I think that will continue on. I'd say the third thing is, geez, I've heard it's tough to acquire. These are all valid concerns and also can easily be addressed.

So, if I may, if those are the misunderstandings, then maybe to give the corollary, maybe, to these just to open up the conversation. I mean, if you're the client thinking about this right now. If you're the person working to a retirement, the corollary would be, if that's a misunderstanding, is you're not covered through work, or if you're the adviser, your client is not covered through work.

Absolutely.

Okay. I want to come back to that in just minute. It's expensive. For the adviser, it's something like it is not going to cost your client that much money, and to the client, it's not as expensive as you might think it is, and one of the things I think about, I remember a long time ago, a



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gentleman drew this box for me, and he just drew a box and he said, "We got two things we can do: big mistake, little mistake," and there was like a big box and then there was just a little, tiny box in the lower left hand corner of that box, and he said something to the effect of, "We can make this little mistake," like wouldn't it be terrible to make this mistake? And I'll just apply it to disability interest. Like, a little mistake, we paid for it and we never needed it. Eh, little mistake, financially speaking.

Big mistake would be the - which I think you're going to talk about - income loss. The big mistake is not having it, and it's maybe a big part of our financial game should be just avoiding the big mistakes.

Well, you took my talking point. However, what I was thinking about as you were talking was I think many people are accustomed to, I guess, you'd say popular conversation out in the financial community of "pay off debt as fast as possible" and all these things, which could be very well-intentioned and, certainly, part of a strategy. However, if income goes away, that might become a very difficult task, and that's aside from saving appropriately, investing, doing all the other good work that people should be doing with their adviser.

Going back to it, I just wanted to touch on this because I think it's key. You're not covered through work is the corollary of the misunderstanding of the first one: I'm covered through work. It's expensive. It isn't that expensive, and it's hard to get. Maybe it's not that hard to get, and I really want to speak to the third one first.

Many of you know I go out and speak with financial advisers on a consistent ongoing basis trying to find the right kind of people that would be attracted to our firm's philosophy and attract them to our team. Now, if you've been lucky enough that your adviser pointed you to this podcast, you need to know you got somebody special. Now, I'm going to talk about before Ryan kind of hits each of these misunderstandings and clears them up.

But, for me, I go out in the adviser community and I meet advisers who really hold out on their sleeve they probably have a lot of initials behind their name and they hold themselves as a fiduciary, which means they put their clients' interests before their own, which is certainly, that is the standard we, as advisers, should be in.

Yet, while asked, "Well, what do you do around something as simple as disability insurance?" and I'll sometimes ask even car insurance, "Do you talk about this?" but disability insurance is our topic today, and they'll say, "Oh, we don't do that," because it just takes too much work. It's too hard for the client to apply for, and only because those of you who know me a little bit, I'm perfectly willing to have an uncomfortable conversation with somebody and I press in and ask -- so, let me ask a question. You're perfectly okay holding that standard of putting clients' interests first when it comes to the way you manage their money, but you're not willing to put your clients' interests first when it comes time to inconveniencing you with some paperwork. It will usually give them pause before they throw me out of their office.

So, I would say that if you've been pointed to this podcast today by your adviser to get some general understanding about disability insurance, bravo. You need to thank them. Those advisers that take that kind of stand toward their clients, whether it's your CPA or your attorney that pointed you to this podcast, I'd ask you to take a minute out and maybe pause the podcast. If you're driving, pull over. Send them a text, send them an email, and say thank you for introducing me to this podcast.

So, where does that misunderstanding around it's hard to get, where does that comes from and

“Working professionals should layer individually owned disability on top of group coverage.”



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what's it really like if somebody wanted to get it, and then I want to go back and start working through the covered at work.

You know, what comes to mind first is really just expectation, right? Unlike life insurance, disability, income protection is more scrutinized than something as simple as life insurance, and that's not a bad thing. In fact, it's very common, and part of that, we tend to just be waiting on things like medical records to come in, the scrutinizing, the financials to prove that the business is bringing in the income, et cetera.

Because they have to look at your income. Now, with life insurance, they're like, "Hey, are you dead or alive, and do we think you'll die soon?" or car insurance, they just run your DMV or whatever and they say, "We think you're going to get in a wreck soon or not." But, with disability insurance, they're looking at what do you make, what do you do for a living and is it dangerous? Then they have to look at your personal health on top of all of it, and I think you'd mentioned before, you've got some numbers of how much risk in insurance companies actually taking on, even for a regular sized client.

When I'm speaking to groups about claims, a lot of people have this vision, "Oh, disability is some very intense car accident where people are in a wheelchair, paraplegic." The reality is 90% of our claims are internal. It's the sickness. You may know someone that's going through cancer.

90%? 90% sickness. Not getting hit by a car, not having a piano drop on me?

Yep.

Not being in the wheelchair like the little handicap sign says.

You know, stress, anxiety, a lot of mental issues due to stress, life happens, right? Interestingly, too, when you're looking at men versus women, many women professionals end up with claims equal to men as well. What I like to use as an example of income earning potential, we talk about the risk that an insurer takes on when someone is applying for disability coverage.

You take a medical professional earning \$150 thousand today, and this person is 35 years old, and if you just adjust that income just to stay with inflation up to retirement, say age 65, that person is going to bring in over \$7.1 million.

That's \$150 thousand a year income earner at age 35, inflation increases, meaning if you're listening to this podcast, and you're currently making 300, multiply that by 2. I think that's where a lot of our listeners are, that and above.

So, if you're making 450 a year, it's 21'ish million dollars of earnings that now won't happen because you're sick and injured and unable to work. Which, actually, frankly, I think they should almost take away the word "disability" and just make it sick or injured because we make stuff up about what disability means, but man, if I just felt like I had the flu for two years, think about that, I don't care what causes that, but I'm going to have a hard time making it to work and earning



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money.

Yeah. Well, you look at someone who spent 10, 15, 20 plus years building a business, going through medical school, residency. The amount of, not only money, but time they've invested in building their career, and when we're talking about specialties, like occupations have specialties, like possibly a surgeon, it could be as something as simple as a slight hand tremor, they could be done, and yet their neighbors would have no idea of it because they're not in a wheelchair, but they're in a gated housing community with nice cars, lifestyle, maybe not saving appropriately, and it's -- financial devastation can come so quick and so swiftly, and most people just aren't present to that because they're busy. They're building their business, they're working, and no one wants to take the time to think about what are all the bad things that could happen.

But what I'll tell you is when I speak, the reason I'm so passionate, Paul, I had the unfortunate experience of watching a family member go through cancer not once, not twice, but four times, and wipe away a lifetime of savings and investments, and this person, this working professional had an adviser, and this situation of draining life out of assets, selling off a piece of land in Edmonds, Washington, it just wasn't necessary.

I would suggest -- so, as you're thinking about this or listening to this today, whether you're an adviser or you're a client listening to this particular podcast, think about that for a moment. So, we just talked about how big the devastation can be, and think about how big that claim is, the \$7 million of lost income, meaning the insurance company may have been willing to go on the hook upon the issuance of a disability insurance policy 4 and a half million dollars of claim.

That money, when a disability insurance company pays a claim, that claim is due like right now, meaning if they have a claim that begins getting paid, they have to move the money off their balance sheet that day and totally put it in reserves in a claims account so that they can pay that claim for the life of the policy, even if other things go badly for that insurance company.

So, people don't realize why is there all this extra work to get underwritten, it's because it may look like, to the client, there's just \$10 thousand a month, but the total amount of aggregate claim possibility might be 4 and a half million dollars. It's a big difference, and so it's no wonder they have to be a little more rigorous, but it's not impossible to get. Most of the advisers who are having cases submitted through our firm here, Ryan, what percentage of them would you say, at least, get issued?

This is a great point by the way: the majority of people that apply get great offers.

Yeah.

Now, like anything, you'll often hear the bad side of any industry where you hear about the people that were declined, but the majority, I'd say, probably 90% of people are extended offers, and then the client's in the driver seat to decide, "Hey, what it comes down to is what amount is going to make you sleep well at night," and they can pull the trigger on the level of coverage they want, but I still recommend, just like life insurance, you can apply for the maximum because there is a maximum and then you can take the full amount or even some of it.

Which is a great philosophy when it comes to insurance, anyway. Underwriters don't get nervous



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when you back down the amount of coverage you want to acquire. But, if they approve you and then you said, "Hey, instead of \$10 thousand a month, I want \$15 thousand a month," kind of last minute, they get very nervous. So, it's much better to start asking for 15 in the back down to 10 if you so chose. Let's talk about being covered through work, and we've touched on medical professionals quite a bit. Let's just talk about your Amazon or Microsoft, that kind of executive with large corporation, and they're going through their benefits with their HR every year, they get introduced to it, and HR says, "Hey, great news. We're paying for 60% of your income," which usually means their base, and what does that really mean to them and how does that shape out if they actually had a claim?

You know, this is such a great point to bring up because what a lot of people when they say, "I'm good; I'm covered," they literally mean, "I'm good; I'm covered," because no one has been confrontational. No one's taken the time to explain to them, "Hey, if life happens, how is this going to play out for you and how is this group policy going to work?" Number one, the benefit, if it's paid for by the employer, it's a fully taxable benefit, number two, as you alluded to, it's only going to cover the base salary. So, if let's just say, if base salary is part of your compensation but you have, maybe, some commissions and some bonus --

You mean like 200 base, another 100 thousand of some kind of incentive comp that's usually not going to be covered.

That's correct. That's correct, and so as an example, you take a professional making \$200 thousand a year, they're building fast, life happens, well the group policy, most often, is going to cover 60% of base only, not including commissions, bonuses, stock options --

So, they go from making maybe 300 of cash income every year, taxable to now making one -- so, they're making \$25 thousand a month gross. Now, they're down to 120 a year, 10 thousand a month gross, and it's taxable. So, they could be from 25 gross to, basically, maybe keeping \$6,500 a month.

Yeah, and not just that. The other concern is have you ever known anyone, maybe a neighbor or a relative that they had a life event that maybe happened multiple times or lasted much longer than two years. Well, often what you'll read and you can read for yourself, in fact, if you send me your group contract, I'll even show you. Often, it will have a two-year own occupation definition of disability, and then it will switch to what's called "any occupation", and this is where a lot of people end up in significant financial trouble after two years of benefit.

So, let's stop right there just for a second. So, one, I don't want to skip over that. That's a generous offer for you to make to our audience is that if you have disability insurance and you're not sure, you're not sure of the group, you're not sure whether or not the group coverage handles it for you or you have something else in place, maybe something you've had for a few years, and you just want somebody to put eyes on it, we'll make sure that Ryan's contact information is right here in the podcast description. You're going to be able to get a hold of him before we're done. We're going to make sure people have your email address and phone number. But, if I can pause just so we put in our listeners' context, tell me what do you mean by



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"own occupation" versus "any occupation. What do those two words mean?"

So, "own occupation", what it boils down to is if based on your level of experience and education, if you cannot do your job, your specialty --

What you're currently doing for a living.

-- what you're currently doing, then if life happens, you can go on claim.

Even if I can do something else?

Even if.

Okay, so we'll go back to the doctor one. It's a pretty good one, and I'll go to an executive. Doctor, hand tremor, can no longer be a physician in the OR, so what they do, instead, is they figure out that they can teach certain parts of basic medicine, even with their slight tremor at the UW.

Correct.

So, they go on claim as a surgeon that was making \$450 thousand a year, they collect that benefit, but now obviously, if their best option for a career would have been UW, teaching, they would have maybe chosen that first if that would have resonated with them. So, they're taking something else, but they can actually collect both, and I remember having graphed this out for a client once, even if you claim both, you're still probably going to be less than your lifetime earning would have been anyway. But, it gives them the chance to do the best to normalize life. So, you're protected in that specific occupation but you can't do it.

The Microsoft executive might look like somebody I've often thought for myself that if I had something happen that didn't mess up my mind, but if my face was really messed up in a way that made it difficult for people to be with me or just be in a room with me, I'd be done. Something as simple as like a weird camping accident with too much lighter fluid and I may not be able to do what I'm doing now. That becomes problematic even if I could run an online business doing something. I could earn money from that, and yet I could still claim all my disability insurance. Same thing with business owners. It's just the occupation you were in at the time of disability.

Yeah, and you may, during that time of whatever life event you're going through, you may still be working the same amount of hours, but if you've had a loss of income, again, outside of, I'll often say --

So, that's a contract thing. The contract needs to say that. I remember once, somebody taught me, years ago, that the contract is what matters on disability insurance. Two things, financial strength of the company you buy it from, so if you've got a policy years ago, get it reviewed because some of the companies out there don't have the same financial strength they had,



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maybe, when you acquired it. So, that's worth staying on top of.

The other is contract language and making sure. Because it is, individual disability insurance is a one-way deal. It goes into place when we buy it, and most of them, at least, are unilateral, meaning as the client gets to choose what happens with it, not the insurance company after that.

Tell us what is different if it's "any occupation". So, what do they do?

So, "any occupation" is going to be very problematic for people that end up on claim with group coverage because what it essentially says is if you can do anything within your skillset and education, you're not going to be on claim.

Meaning you might be able to manage a McDonald's. Your hand tremor doesn't affect you there, so you can manage McDonald's, but the education and training is only going to apply. They're not going to say, "You need to go become a nuclear physicist," but they will, absolutely, be willing to downgrade what you do. You were an executive with Microsoft, and now you can work as a janitor somewhere. They're going to say, "Because you can do that, we're not going to pay claim anymore." So, it's more like a social security definition of disability, really.

Yeah, yeah, it really is, which the whole different conversation is something you should not plan on receiving. Even if you did so, the amount of benefit is very low. Actually, this is a great Segway because you brought up cost. So, when people bring cost up, "Oh, well Ryan, the group benefit, it's so inexpensive." Yeah, and there's a reason for that, and there's a reason that working professionals should choose to layer some level of individually owned disability insurance on top of the group coverage because, from a cost standpoint, the group is efficient, and there's reason that people still choose to pay for individually owned coverage on top of that where you own the keys to the contract, if you will.

So, to put that in perspective with our executive role. So, they're making 300 a year -- you have to check with me here, can they even cover? So, let's say they get about 50 thousand of stock grants every year, will the companies even let you? I don't think that's something that's a possibility. You'd have to work, maybe, on an underwriting exception if it's such a consistent part of your income, but even if you get another 50 thousand of stock grants and you maximally cover your income, then all you're going to be able to do is pick up the difference between what you'd qualify for as a insured for 300 thousand of income and then the difference between that and what your group would be after tax.

There is one other trick that you've shared with me about being able to go to HR, and you can at least get some of your group benefit or all of your group benefit tax free. Can you talk about that?

Yeah, so often, if you're working for an employer, you actually have the option of receiving the money tax-free, which is recommended, or receiving the benefit and it's fully taxable. Then, also, you can work with your HR.

But you have to do that ahead of time? You can't choose it at the time. You have to change the way that you pay taxes now?



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Yeah, often that can be adjusted annually.

So, you have to go into HR and say, "Hey, HR, I don't know what it is. The reason group is inexpensive is the insurance company's leaving themselves open to change their minds periodically on underwriting the risks of this group." Well, you know, an individual with disability insurance, they are saying we are underwriting this risk no matter what you choose to do at the rest of your life. You take up aerobic stunt flying. You're now insured as an aerobic stunt flier and they got no control. It's a unilateral; you, as the client, are in control.

So, if you're in control and you go take up aerobic stunt flying, that's a problem for the insurance company, but if a whole bunch of people in the company come down with a sickness or injuries on a consistent basis, the disability insurance company can change their mind, hence why it takes less cash flow.

So, if you go to your employer and say, "I understand you're paying for this disability insurance on my behalf," not all employers, but many will allocate part of the premium back to your W-2. So, if they're paying \$50 a month on your behalf to get disability insurance, then they will just allow your W-2 at the end of the year to reflect an additional \$600 of income that your 50 times 12, you pay taxes on an extra 600 of income. But, God forbid, should a claim occur, you end up in the position where the claim comes in tax-free.

But, even then, if your 60% is coming in tax-free, if it's not covering bonuses, it's not covering stock options, or worse yet, it's not covering your 401k contributions, it could be problematic. Talk about it being expensive, if you would. We kind of started at the end, back to the top, now hitting the second one. Talk about it. It's expensive, or not expensive, and what your clients find or your advisers find when you work with them.

You know, any consumer is always present to -- people buy what they want and people are willing to pay for value. Some people choose to drive Mercedes, some people choose to drive a base model Honda Accord with class interior, both are going to get you there, just differently. The same thing can apply to disability and the way you can build and design it. When it comes to cost, often, it's only 1 to 3 percent of annual income to protect your after-tax income. Approximately 60% or so of your income with only 1 to 3 percent.

Here's the funny thing: the 60% of income, somebody wanted to introduce this to me where they said, "Wait, 60% of your income, but that might be 90 to 95 percent of your take-home, because it feels like that's still not enough, but once you think about all the taxes and everything getting netted out, if you're getting 60% of your income with no taxes on it, it closes in on 90% of your actual household income, really protecting your family from sliding backward.

Yeah, and you bring up a great point. When people have disability income and they go on claim, they are not better off than if they were working, but it's the best we can do and they will not backslide, like all the other families you know or don't know of that did not have appropriate level of coverage, and in most cases, when we see people go on claim, they get better, and they end up going off claim or, sometimes, things happen and they go off and on claim down the road.

But, the people we work with, when they have appropriate levels, they don't have to endure the financial hardship that so many Americans go through. Take something as simple as cancer, many people know someone who's gone through cancer. I can go back and check, but I believe it's the



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biggest reason for housing foreclosure.

So, consider, as you're thinking about this, you've got this \$150 thousand person you give the example of. So, let's take somebody making 150 thousand a year, 35 years old, and let's say they've really been a good saver, and at 35, making 150, they've got 300 thousand in net worth. That means if they've been in the workplace since 22 after college and they've worked their tail off now for 13 years, that would mean that 2 years of being out of the workplace would wipe out the prior 12 years of work, even though they might get back to it. But, you didn't lose 2 years of work, you lost 14 years, and I think that that's something that could get lost so often is that the massive amount of impact that occurs to somebody's balance sheet.

Let me just ask you one closing question to kind of get your gut reaction here. How much disability insurance should -- if somebody realized, "Okay, my family can't make it if my current income doesn't come in," and maybe, one way, you could litmus test yourself around this is could you save 100% of your income, and if you can't, then you absolutely need to protect it, and if you can save 100% of it, then there's a reason why you're saving and you might still need to acquire disability insurance. But, when somebody says, "How much should I get?" what do you tell them?

I always have the same response, Paul. As much as possible. Of course, that's based on income, but take as much as you can get.

Does that shock people? When you answer that way to the adviser, to the client, what's kind of their first reaction?

Oh, the first reaction is always the same in that, as well. It's, "Wait? There's a maximum?" Just like life insurance, "What do you mean?"

Oh, I would have thought people pushed back initially.

Of course, aggressive people that I work with are like, "What do you mean?" because we work with people that are go-getters. "What do you mean there's a maximum?" Well, there is no such thing as being over insured. That's a different conversation.

Yeah, but the idea that the insurance company will not let you go out. If you're making 150 a year, they're not going to let you buy \$30 thousand a month of disability insurance. Based upon the limits they do, you always end up in a -- you're not going to be in a better lifestyle you alluded to earlier upon disability. I got to tell you, Ryan, I'm thankful that you made it here today and we could spend a little bit of time together, and you could bring this topic, one that's not visited very often. Again, if your adviser pointed you to be in this conversation today, congratulations, you've got somebody that's really thinking differently about you and your money and wanting to care for you.

Let's talk about what somebody could do as a next step if they wanted to. One, they could literally reach out to you, email you directly, and send you their contract and get your assessment of what their disability insurance contract looks like. Your email address, ryan_jewell@glic.com, that's ryan_jewell@glic.com. Or they could call you directly. How can they reach you?



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Yeah, so the best number to reach me is (206) 618-7430.

Say it one more time for everybody.

(206) 618-7430.

Alright, well Ryan, thanks for being here. Everybody, so glad you could be on the podcast today. Important topic, disability insurance and, in closing, I got to say, we're talking about what if your income stops at a time that you didn't plan because you didn't have any control over are you ready. Guess what everybody, your income will end someday. We talked about how to protect if it happened due to sickness or injury and it was unplanned, but one day, you're going to get old enough that your income's going to stop. You might just get sick of working or work may get sick of you and the marketplace gets sick of you and doesn't want your offer anymore.

But, at the end of the day, your income, absolutely, 100% guaranteed, one day, is going to end, and if your income is going to end one day, we need to be prepared. This is one part of that. If you're not working with an adviser, if you're not working with a coach, we highly encourage you to engage one of our advisers, one of our team. We would start with you with a 30-minute phone call, no longer, and just get a chance to know whether or not it might be appropriate for us to work together or not. I wish you all well. Have a great rest of your weekend. Thanks again, Ryan.

Great to be here.

Hey, this is Cory again. I just wanted to say it's been great to have you here listening to this episode. You can find out more information about us on our website, www.sfgwa.com, or you can find us on Facebook under Sound Financial Group. We'd love to hear any questions or comments from you there. Who knows? You may hear one on a future episode. For our full disclosure, you can go to description of our podcast series, this episode's description, or our website.

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2016-20646 Exp 6/18

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