

Disability Insurance Action Plan

- Create an Emergency Fund of six months living expenses in cash

- Sign up for Employer's optional (supplemental) Long-Term Disability Coverage

- Purchase a Private Long-Term Disability Policy with the following
 - A deductible (AKA waiting period) equal to when your employer's long-term policy shifts away from the "own occ" definition – usually two years
 - An "own occupation" definition that does not change
 - A cost-of-living adjustment
 - A partial disability provision
 - Benefit coverage to age 65