

Attorney protects his family and firm

James Williams listened to the advice of his financial representative in purchasing income and business protection. The coverage would help protect his family and law firm if he became too sick or hurt to work.



Disability insurance benefits “definitely a blessing”

Several years after purchasing individual Disability Income and Overhead Expense insurance, James suffered a debilitating stroke that caused cognitive and speech impairments. After a hospital stay and months of therapy, his condition improved, but he was still unable to go back to practicing law.

While he was in the hospital, James’ wife Sherron filed a disability claim. The couple found the monthly benefits payments invaluable. “They made a major difference,” Sherron explains. “They’ve definitely been a blessing. I don’t know what we would have done without them. I think James would be stressed and wouldn’t be recovering as well. Knowing we have these benefits to take care of things allows him the freedom to go to therapy and not worry about the bills.”

Overhead Expense benefits help his law firm stay open

With James unable to practice law, his firm could not generate as much revenue. That’s where the Overhead Expense benefits helped reimburse his business for fixed expenses, such as utilities and the salaries of the office manager and receptionist. “It’s kept the office running without us having to worry. The staff doesn’t feel like the business is going to fail. It’s just brought a sigh of relief,” Sherron explains.

Help to get their lives back on track

Despite the tough times she and James have experienced, Sherron is optimistic. Thanks to the benefit payments, she didn’t have to make tough financial and lifestyle decisions. Instead, she was able to concentrate on helping James get better.



If James had no coverage...

We probably wouldn’t be in our house and would be closing the law firm.
My kids would need to go on financial aid in order to stay in school.

– Sherron Williams



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