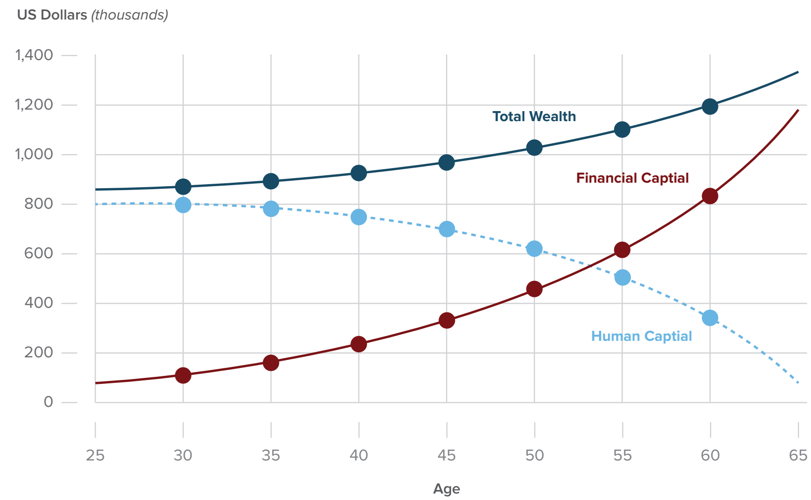
# PROTECT THOSE WHO DEPEND ON YOU

When individuals and families begin accumulating Total Wealth, their Human Capital is generally the largest and most overlooked component. As time passes, Human Capital declines as it is converted into Financial Capital through ongoing savings. The result, in an “Ideal” scenario, is a gradually increasing Total Wealth projection, seen on the chart to the right.

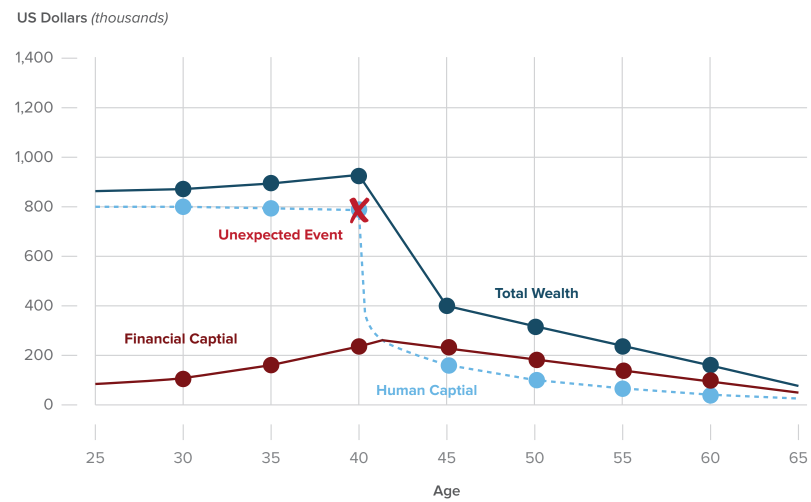
However, this ideal is at risk to a multitude of unforeseen and potentially catastrophic events that can adversely affect the accumulation of wealth. In a “What If?” scenario, an accident or disability, the need for long term care, or the death of a spouse can increase the risk of becoming financially unstable, leaving individuals and families with limited options. As shown in the chart in the lower right, Human Capital and often Financial Capital may be severely depleted, which accelerates the reduction of Total Wealth over time.

Through thoughtful planning, many of these risks can be mitigated by assessing the potential for loss and implementing protection strategies that can lessen the financial impact of such events on one’s family.

## IDEAL




## WHAT IF?





**Human Capital** is the future earnings potential of a family. It is at risk to a potential catastrophic event like an unexpected disability or early death.

**Financial Capital** is the net worth of a family and typically increases throughout one’s working years. These savings can quickly be depleted if an adverse event were to occur.

**Total Wealth** is the sum of Human Capital and Financial Capital. Planning for catastrophic events can soften the financial effects on a family’s Total Wealth.