

ASSISTING WITH ALL YOUR INSURANCE NEEDS

COPIC Financial Service Group (FSG) is an independent brokerage firm that provides additional coverage and services to fill the gaps and complement your professional liability insurance. We offer personalized service and work with a variety of insurance carriers to find the best rates and plans to fit your individual situation. Being an endorsed administrator by the Colorado Dental Association (CDA) means FSG is a vetted partner and offers products that include association discounts for CDA members.

Product Spotlight: Disability Insurance

Did you know...



The average disability lasts 2.6 years and translates to **135** missed weekly paychecks.



At the average wage of \$21.50/hour¹, that's enough money to buy **6** compact cars².

No one plans to endure a disability in their lifetime. But we can't predict the future of our health, and most disabilities are caused by unexpected illness, such as cancer or heart conditions. Disability insurance is a way to protect yourself against the 'What If?'

Income protection in case the unexpected occurs.

Allows you to focus on healing, not paying bills.

Peace of mind:

Employer's disability benefits and/or an emergency fund may not be enough.

Individual disability insurance provides comprehensive coverage for your needs.

Disability insurance provides income protection that enables you to cover your expenses should you become unable to work.

¹U.S. Department of Labor – Economic News Release – Table 1.Dol.gov (2013-06). Retrieved on 2013-09-11.

²Estimate based on Edmunds True Market Value® new 2013 Honda Civic LX:\$17,893, Edmunds.com.
(Average wage x 2.6 years = \$116,272; \$116,272/\$17,893 = 6.498)

HOW CAN FSG HELP YOU?

Property/Casualty Insurance:

- Workers' compensation
- Directors and officers liability coverage
- Employment practices liability
- Personal lines: auto, home, umbrella
- Business owners insurance/property liability/general liability
- Cyber liability/data breach coverage

Contact: **Mitch Laycock at (720) 858-6297**
or mitchl@copic.com

Disability/Life Insurance:

- Disability income and overhead expense protection
- Term and permanent life insurance

Financial Planning*

- Roth/Individual IRAs
- Retirement planning/401K
- 529 college savings plans

Contact: **Jeff Feakes at (720) 858-6285**
or jfeakes@copic.com

Employee Benefits:

- Individual and group health
- Individual and group dental
- Group vision
- Group disability
- Long-term care

Contact: **Andrea Levine at (720) 858-6287**
or alevine@copic.com

COPIC Financial Service Group is an endorsed administrator by the Colorado Dental Association for its members' business and personal insurance needs.

