What will happen to your alimony or child support if your ex-spouse becomes sick or injured?









Introducing...

Family ValueGuard™

Own-Occupation Disability Protection For Your Alimony or Child Support Payments

What happens when a spouse becomes disabled and is no longer financially able to pay their alimony or child support payments?

Consider the statistics

- The probability of a disability occurring during one's working years is 2-3 times greater than the risk of death[1]
- Almost 3 in 10 of today's 20-year-olds will become disabled before reaching age 67.[2]
- Every 90 seconds someone files for bankruptcy in the wake of a serious illness.[3]



If the financially responsible spouse and payor of alimony or child support payments becomes disabled, the payments may be reduced or terminated. Most agreements protect support payments against death, but do not include disability protection.

Given the fact that a disability is more likely to occur than a premature death, these support payments need to be protected.

The Family ValueGuard Educational Disability plan is also available to provide enough benefit to contribute to the children's education funds.

Protect yourself today against the adverse effects of these significant liabilities with Family ValueGuard. An unexpected disability doesn't have to leave you and your children struggling.

Case Study: A single parent stopped receiving alimony and child support payments once a payor/spouse became disabled. Following a 90 day elimination period, the policy provided a benefit of $4,000 per month to match the pre-disability support payments. At the end of 5 years, the single parent received a lump sum payment of $240,000 to fulfill the remainder of the outstanding benefit payments.

1. 2001 JHA Disability Fact Book
2. Social Security Administration, Fact Sheet 2009
3. The American Journal of Medicine. Vol 122, No. 8. Aug 2009

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