



Premature Death

Evaluates the ability of the surviving spouse to maintain the current family lifestyle without the primary earner's income.

- Loss of \$150k/yr income
- Mortgage paid off via insurance
- Education funds secured
- Survivor pension benefit active

PLAN STATUS

HOLDS



Long-Term Disability

Tests the impact of a permanent injury preventing the ability to work, relying on group and private disability benefits.

- Income drops to 60% of pre-tax
- Expenses remain fixed (mortgage)
- Medical costs increase
- Savings contribution stops

PLAN STATUS

BREAKS



Critical Illness

Assesses liquidity and cash flow during a major health event (Cancer, Heart Attack, Stroke) requiring 12-24 months off work.

- Immediate \$50k treatment cost
- Spouse takes unpaid leave
- Depletion of emergency fund
- Retirement savings paused

PLAN STATUS

STRAINED