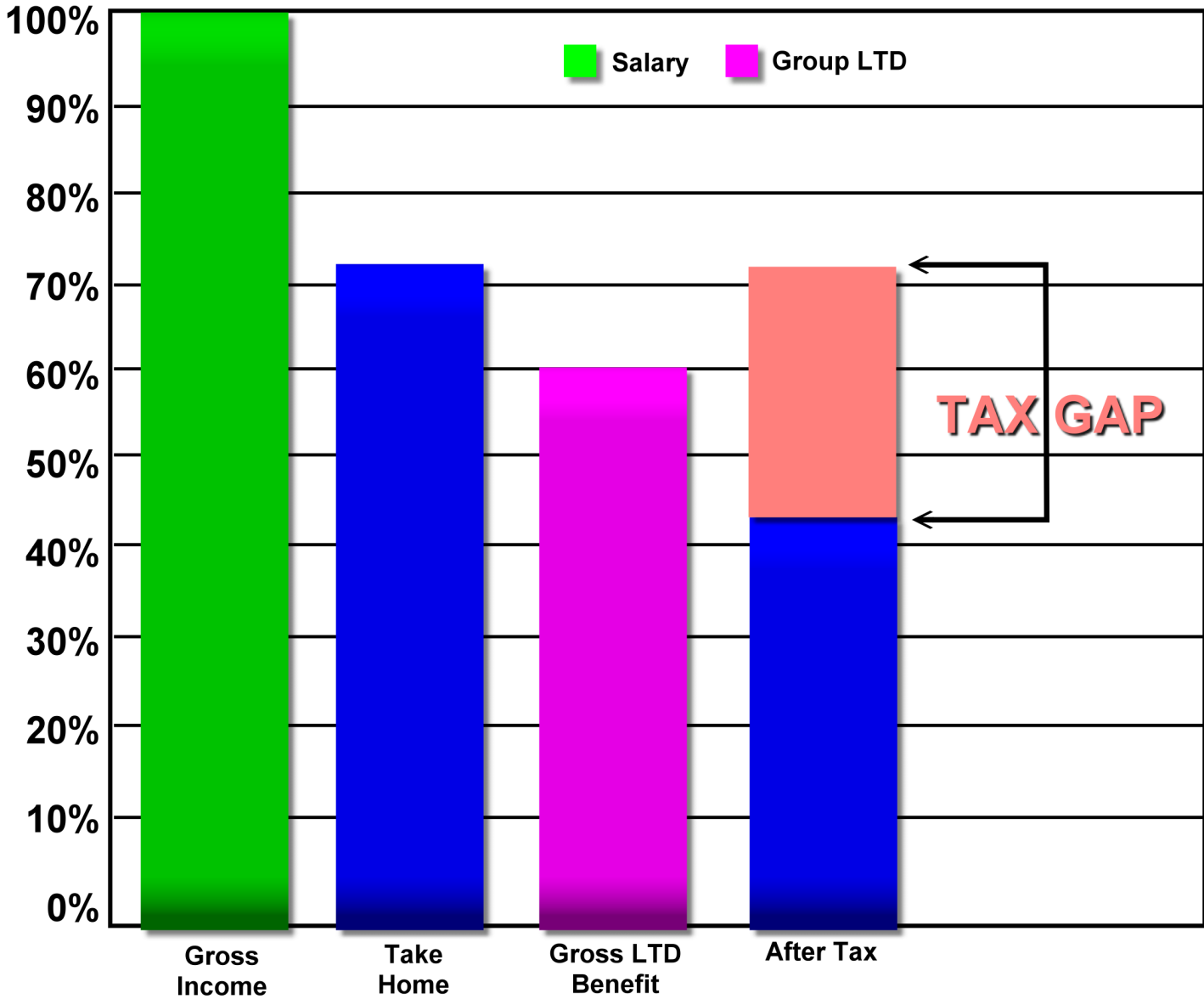


Disability Insurance Analysis

Brought to you by Michael O'Brien, O'Brien Benefits & Financial Services, Inc.

Employer-paid Group LTD may not be enough! These benefits are taxable and can give a false sense of security.



PROBLEM:

Take-Home may drop off from 71% to 43% of original gross pay!

SOLUTION:

A DI Supplement can provide substantially more income during a sickness or injury!