



Potomac Wealth Advisors, LLC News May, 2015



Recognized by:

Private Wealth Magazine
as a member of their *Inaugural All-Star
Research Team (2012)*

Washington Business Journal
as one of *Washington's Premier Wealth
Advisors (2011, 2012, 2013, 2014)*

NABCAP
as one of the *Top Wealth Managers* in the
Washington, DC Metropolitan Region
(2011, 2012, 2013, 2014)

SmartCEO Magazine
as a *Top Wealth Manager (2012)*

Consumers' Research Council of America
as one of *America's Top Financial
Planners (2010 - 2014)*

Company Happenings:

- Potomac Wealth Advisors, LLC recently hosted our annual golf outing for clients and friends at Lakewood Country Club. We were blessed with spectacular weather and happy golfers; thanks to all our partners and participants who made this day so enjoyable, and stay tuned for future events hosted by Potomac Wealth Advisors, LLC.
- Mark Avallone and John Orem were among a select group of independent advisors invited to a leading industry forum hosted by Transamerica in Boston. Topics included regulatory changes, developments with IRAs and 401(k) plans, and the impact of potential tax reform legislation on investors.

Disability Awareness Month:

May is Disability Awareness Month. This provides a great opportunity to spread the word about the importance of protecting your family or your business from the impact of a disability. Disability Insurance helps protect your paycheck. For many individuals, their ability to generate meaningful earnings over time is the single most important 'asset' they have, and Disability Insurance may help protect this source of financial independence.

As you consider the challenges created by your own success, remember these statistics about the consequences of a prolonged disability, and the importance of proper planning:

It happens more often than you'd imagine:

- Over 37 million Americans are classified as disabled; about 12% of the total population.²
- More than 50% of those disabled Americans are in their working years, from 18-64.²

Disability prevents people from earnings a living:

- The average individual disability claim lasts 31.6 months.⁷
- 1 in 8 workers will be disabled for five years or more during their working careers.⁸

Disability causes severe financial hardship:

- Medical problems contributed to 62%⁹ of all personal bankruptcies filed in the U.S. in 2007- an estimate of over

DC Magazine
as a *Five Star Wealth Manager* (2012)

Financial Advisor Magazine
as an *All-Star Research Manager* (2012)

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500,000.¹⁰ This is a 50% increase over results from a similar 2001 study.

Think Social Security or Workers' Compensation will cover it?

- 65% of initial Social Security Disability Insurance claims were denied in 2012.³
- The average monthly benefit paid by Social Security Disability Insurance (SSDI) at the end of 2012 was \$1,130. Can *your* family live on \$1,130 a month?
- Less than 5% of disabling accidents and illnesses are work related. The other 95% are not, meaning Workers' Compensation doesn't cover them.¹³

At Potomac Wealth Advisors, we know you have worked hard and your family and business deserve the sense of security that comes from protecting your financial plan. Feel free to give us a call with questions.

Thank you for your continuing trust and confidence!

Potomac Wealth Advisors, LLC

P.S. Please feel free to forward this commentary to family, friends, or colleagues. If you would like us to add them to the list, please reply to this e-mail with their e-mail address and we will ask for their permission to be added.

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** Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance.*

**The economic forecasts set forth in the presentation may not develop as predicted and there can be no guarantee that strategies promoted will be successful.*

** Consult your financial professional before making any investment decision.*

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Source:

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2. U.S. Census Bureau, American Community Survey, 2011
3. U.S. Social Security Administration, Disabled Worker Beneficiary Data, December 2012
4. Council for Disability Awareness, Personal Disability Quotient (PDQ) calculator
5. Council for Disability Awareness, Disability Divide Consumer Disability Awareness Study, 2010
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8. Commissioner's Disability Insurance Tables A and C, assuming equal weights by gender & occupation class
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10. a National Study; David U. Himmelstein, MD, Deborah Thorne, PhD, Elizabeth Warren, JD, Steffie Woolhandler, MD, MPH
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12. Get Sick, Get Out: The Medical Causes of Home Mortgage Foreclosures, Christopher Tarver Robertson, Richard Egelhof, & Michael Hoke; August 8, 2008
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14. U.S. Federal Reserve Board, Survey of Consumer Finances, 2010
15. American Payroll Association, "Getting Paid in America" Survey, 2012
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