

An Insurance Safety Net Holds Fast



Adam Szatkowski, DDS (left)
and John Mackenback, DDS

Frank Szatkowski was a successful dentist, avid outdoorsman and a tournament handball player. So it was a shock when he was diagnosed with Lou Gehrig's disease at 54.

It forced him to stop working just a year and a half after his first symptoms. Thankfully, Frank had an insurance safety net in place.

A business overhead disability insurance policy covered office expenses and employee salaries. Plus, he and his partner, John, had a buy-sell agreement, funded with disability insurance. This allowed John to buy out Frank's share of the practice.

Today, Frank's son, Adam, is carrying on his father's legacy as a partner in the practice. And Frank's individual disability insurance policy has helped with his medical bills and kept his family financially secure.

"I don't know where our family would be right now without the planning they did with disability insurance," says Frank's wife, Judy.