CRAVEN
FINANCIAL PLANNING

Are You Financially Protected If You Can't Work?

Disability Buy-Sell & Wage Loss Protection Checklist for Ontario Incorporated Professionals

Your Business Structure

☐ I operate through a professional corporation or incorporated business

☐ I have one or more business partners or shareholders

☐ I draw income through salary, dividends, or both

☐ I have a written succession or buy-sell agreement in place

Your Income Protection Plan

☐ I have personal disability insurance

☐ My income protection plan is structured through my corporation

☐ I understand how wage loss replacement plans work

☐ I've reviewed my plan with a financial planner in the past 12 months

Disability Buy-Sell Agreement (For Partnerships)

☐ I have a written agreement that covers permanent disability

☐ The agreement includes a fair valuation method for buyouts

☐ Our business has disability insurance in place to fund a buy-sell

☐ All partners understand and agree on the terms

Overhead & Business Continuity

☐ I have coverage for ongoing business expenses if I'm unable to work

☐ My plan accounts for staff wages, rent, and operational costs

☐ I have a strategy to ensure clients are retained during recovery or exit

Next Steps

☐ I would like a 1-on-1 consultation with Bill to review my current coverage

☐ I need help understanding my corporate insurance options

☐ I'd like to receive Bill's monthly insight emails (opt-in form)

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