



# A Career Lost, But Not A Way Of Life

Peter Zatir with his wife, Melody,  
and their children

At 45, attorney Peter Zatir attributed his fatigue to middle age and a busy law practice. However, his doctor diagnosed him with an aggressive form of thyroid cancer.

Thankfully, Peter and his partner had followed their insurance professional's advice and protected their incomes and the business with disability insurance.

Shortly after Peter stopped working, his individual disability insurance policy began paying a monthly benefit. A year later, Peter had outlived his prognosis, but knew with a damaged larynx he could never return to the courtroom.

Because the partners had set up a buy-sell agreement and funded it with a disability buy-out policy, Peter was compensated for his half of the business, and his partner became the sole owner.

Peter continues to receive benefits from his individual disability policy to this day. "It's important to do this type of planning, because life is full of uncertainties," Peter says.