# FOUR WAYS TO PROTECT YOURSELF WHEN SELF-EMPLOYED



### OPEN A RETIREMENT ACCOUNT.

The money you save in a retirement account can provide you and your loved ones with income after you retire.



### PURCHASE ADEQUATE INSURANCE.

Disability insurance can provide you with money if you are unable to work due to injury or illness, and life insurance can provide your loved ones with money to pay expenses after you pass away.



#### CREATE A COMPREHENSIVE ESTATE PLAN.

Estate planning documents allow you to specify what happens when you cannot make decisions for yourself and what happens upon your death.



## HAVE OPERATING DOCUMENTS FOR YOUR BUSINESS.

Depending on your business's structure, operating documents can provide a plan for your business if you are unable to work or you pass away and may offer asset protection.