



Andrea L. Jakob, PA

*Legal knowledge, human wisdom:
Helping you plan today, so you can
sleep better tonight.*

Most people plan for death— but the bigger risk may be disability.

Many people think estate planning is only about what happens after death. But disability is far more common than most people realize. Planning for incapacity now can protect your finances, healthcare decisions, and independence later.

When people think about estate planning, they often think about **what happens after they pass away**.

But there's another risk that deserves just as much attention: **disability during your lifetime**.

Disability is far more common than most people realize. In fact, **about one in four 20-year-olds will experience a disability lasting at least 90 days before retirement age**.

And disability doesn't just come from accidents. Illness — including cancer, heart disease, and even mental health conditions — is the leading cause.

The Financial Impact Can Be Huge

A disability can affect nearly every aspect of life.

Households with a disabled working-age adult often need **significantly more income** to cover additional expenses such as:

- Medical care
- Home modifications
- Equipment
- Transportation
- Personal assistance

At the same time, the household may be dealing with **lost income** if the disabled individual cannot work.

Why Planning Ahead Matters

The key problem is timing.

Many important planning documents must be created **while you still have legal capacity**. If a person becomes incapacitated before these documents are in place, family members may



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have to go to court just to manage finances or make medical decisions.

That process can be expensive, stressful, and time-consuming.

Important Disability Planning Tools

A strong estate plan typically includes documents that protect you if you become unable to make decisions for yourself.

These often include:

Financial Power of Attorney

Allows someone you trust to manage finances, pay bills, and handle accounts if you cannot.

Healthcare Directives

Documents your medical wishes and appoints someone to make healthcare decisions for you.

Letters of Intent

Provides guidance to caregivers and family members about your preferences, routines, and priorities.

Planning Is About Living Well

Estate planning isn't just about death. It's about **maintaining control and protecting your independence during life.**

Planning for disability isn't pessimistic — it's practical.

And when the unexpected happens, the right plan can make a difficult time much easier for both you and your family.