



When Benefits Look Complete...

Income may still be exposed. Austin Benefits Audit gives professionals and business owners a private place to understand existing coverage before the question becomes urgent.

A SIMPLE REFERRAL

If a client's job, income, work status, family or business has changed, invite them to bring their available benefit documents into the ABA Coverage Lab.

WHO MAY BENEFIT

High-income professionals • Physicians, dentists and CRNAs • Chiropractors and hand-skill roles • STEM and technology professionals • PRN, per-diem and contract workers • Business and practice owners

WHAT ABA REVIEWS

Employer disability income • Individual income protection • Life insurance • Health-plan exposure • Variable compensation • Waiting periods, caps, tax treatment and portability • Business continuity and fixed-expense exposure

WHAT THE CLIENT RECEIVES

Verified strengths • Potential gaps or uncertainties • Missing documents • Relevant calculations • A clear recommended next step

REFERRAL LANGUAGE

"Jesus runs Austin Benefits Audit. He can privately review the benefit documents you already have and explain what appears strong, what may be unclear, and what you may want to verify next. There is no employer contact and no obligation after the initial review."

START

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IMPORTANT

Educational and planning worksheet only. Not tax, legal, financial, medical, employment, underwriting, claims or official plan advice. Policy and plan terms control. Insurance products are subject to eligibility, underwriting, carrier approval, state availability, limitations and exclusions.