

Insurance Is Not a Game: PS4 Advice Founder Peter Sherry Explains Why Protecting Income Starts Before a Crisis

After experiencing the importance of disability insurance firsthand, Sherry shares why proactive planning can help individuals and families.

NEW YORK CITY, NY, UNITED STATES, August 7, 2026 /EINPresswire.com/ -- Americans insure their

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Peter Sherry

homes, vehicles, and personal belongings, yet many overlook one of their most valuable assets: their ability to earn an income. According to [Peter Sherry](#), founder of [PS4 Advice](#), waiting until a crisis occurs to think about financial protection can leave individuals and families with limited options.

Sherry helps clients better understand insurance solutions focused on protecting income, financial stability, and long-term security. His work is centered on educating

individuals, families, retirees, and business owners about the importance of proactive planning, particularly disability income protection and life insurance.

After completing six months of rehabilitation following his own surgeries in November 2024, Sherry began promoting disability insurance and helping others understand the role income protection can play during unexpected life events.

Going through the claims process himself and experiencing firsthand how a well-designed policy could provide financial stability during recovery changed his perspective.

“That experience completely changed how I viewed disability insurance,” said Sherry. “I saw how important it is for people to understand their options before they need them. Protection planning is not about expecting something to go wrong; it is about being prepared if it does.”

While the agency Sherry works with has more than 30 years of experience in the insurance industry, his own experience navigating disability and recovery has shaped his mission to educate others about a product that is often overlooked until it is needed most.

Changing the Conversation Around Insurance

Sherry believes one of the biggest misconceptions about insurance is that people can simply purchase coverage whenever they decide it is necessary.

In reality, eligibility, available coverage, and premiums are often influenced by factors such as age, health, financial circumstances, and underwriting requirements. Waiting until after a major health event may significantly limit available options.

“Many people assume insurance will always be available when they need it,” Sherry said. “The reality is that planning earlier often provides more choices and greater flexibility.”

Rather than viewing insurance as simply another expense, Sherry encourages individuals to see it as a tool for protecting their income, family responsibilities, and financial goals.

Protecting Income: A Critical Financial Decision

While life insurance is widely recognized, Sherry believes disability income protection deserves greater attention.

During his own recovery, disability benefits helped replace a portion of his income and provided financial support while he focused on healing.

“Your ability to earn an income is one of your greatest financial assets,” Sherry said. “If that income is interrupted because of an illness or injury, it can impact every other part of your financial life.”

He encourages professionals, business owners, and working families to consider income protection as part of a broader financial strategy.

Why Reviewing Existing Coverage Matters



PS4 Advice Founder Peter Sherry explains why protecting income and financial security starts before a crisis.

Sherry also emphasizes that purchasing insurance is only the first step. Life changes—including marriage, children, career transitions, and retirement planning—can impact whether existing coverage still aligns with a person's current needs.

One common issue he encounters is individuals who purchased policies years ago but never reviewed whether their coverage remained appropriate.

He recalls assisting a client who discovered that a life insurance policy had unintentionally lapsed after a missed premium payment. The client believed his family remained protected until learning the policy was no longer active.

"Many people don't remember when their policies lapse, how much coverage they have, or whether their beneficiaries are current," Sherry said. "Life changes constantly. Your insurance strategy should change with it."

Personal Guidance in an Increasingly Digital World

As technology continues transforming financial services, consumers have more access to insurance information than ever before. However, Sherry believes education and personalized guidance remain essential.

At PS4 Advice, conversations begin with understanding a client's goals, responsibilities, financial circumstances, and priorities before discussing potential coverage options.

"We don't believe in one-size-fits-all recommendations," Sherry said. "Every person and family has different needs. The goal is to help people understand their options and make informed decisions."

Technology may help streamline applications and administrative processes, but Sherry believes meaningful conversations remain critical when evaluating financial protection strategies.

A Mission Built on Education and Preparation

At its core, PS4 Advice's mission is to help individuals and families make informed decisions before unexpected events create financial challenges.

Sherry believes insurance is not about fear—it is about responsibility and preparation.

"Insurance isn't about expecting the worst," Sherry said. "It is about making sure you have options and protection available when life does not go according to plan."

His message to families is simple:

"Don't wait until you need insurance to start thinking about it. The best time to protect your future is while you still have every option available."

Insurance Is Not a Game.

About PS4 Advice

PS4 Advice is an independent insurance advisory firm founded by Peter Sherry, serving individuals, families, retirees, and businesses throughout the Tri-State region. The firm provides guidance focused on life insurance, disability income protection, health insurance, Medicare, employee benefits, and business insurance solutions. Through education, personalized service, and long-term planning, PS4 Advice helps clients better understand their options and make informed decisions designed to protect their income, families, and financial future.

Liana Zavo

ZavoMedia PR Group

+1 212-814-7176

[email us here](#)

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