Think of disability income insurance as insurance for your paycheck. It allows you to protect your most valuable asset—your income—in the event you become too sick or hurt to work.

If you suddenly lost your ability to work and earn a living due to a sickness or injury, how would it impact your life?

55% would need to borrow to cover a $5,000 financial emergency.¹

The Chances of it Happening are Greater Than You Think

1 in 4 chance of being disabled for 3 months or more.²

1 in 8 chance of being disabled for 5 years or more.²

The Most Common Causes of Disability

Illness (90%) not Accident/Injury (10%)

Less dramatic and much more common illnesses like cancer, heart disease or diabetes cause the majority of long-term disabilities.³
Protecting Your Income Isn’t Out of Reach

Disability Income Insurance allows you to protect your income in the event you become too sick or hurt to work. And it can be more affordable than you think.

**the benefit can be used however you want**

- medical expenses
- household expenses
- help with household tasks

Think of Disability Insurance as Insurance for Your Paycheck

- you protect your home
- you protect your car
- you protect your life
- you protect your identity
- why not protect your income

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1. LIMRA, U.S. Consumers Today, The Middle Market, 2014
2. Commissioner’s Disability Insurance Tables A and C; assuming equal weights by gender and occupation class

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