

Is Your Paycheck Protected?

You don't think twice about insuring your car or your home. But chances are you aren't properly protecting something that is many times more valuable than either of those things: your paycheck.

Think about it. What would happen if suddenly, due to an illness or accident, you were unable to work? Without your paycheck, how long would you be able to make your mortgage payment, buy groceries or pay your credit card bills without feeling the pinch? If you're like most, it wouldn't be long at all: Half of working Americans couldn't make it a month before financial difficulties would set in, and almost one in four would have problems immediately, according to a Life Happens survey.¹

That's where disability insurance comes in. Think of it as insurance for your paycheck. It ensures that if you are unable to work because of illness or injury, you will continue to receive an income and make ends meet until you're able to return to work.

Calculate Your Needs



Figure out if you have enough disability insurance coverage by visiting www.lifehappens.org/Dicalc.



It's a decision to make now

Many people put off buying disability insurance because they think that a disabling illness or accident will never happen to them. But did you know that one in four of today's 20-year-olds will suffer a disability at some point before they retire?²

We insure our homes and cars against the unforeseen, but many of us are not doing the same due-diligence when it comes to our ability to earn a living. Remember, your bills will not stop rolling in if you're unable to work due to illness or injury. So if you depend on your paycheck to fund all the things in your life today—and nearly all of us do—you need disability insurance.

¹ The Disability Survey conducted by Kelton Research on behalf of Life Happens, April 2012

² U.S. Social Security Administration, Fact Sheet Feb. 7, 2013



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