



disability



# What is Disability Income Insurance?

## WHAT IS IT?

Disability Income Insurance (DI) is protection against an illness or injury that may result in loss of income for a period of time.

## WHY IS IT A GOOD CHOICE?

According to a survey conducted by LIFE Happens, half of working Americans couldn't make it a month without income before financial difficulties would set in, and almost one in four would have problems immediately.<sup>1</sup> It's likely that you have clients who fall into this category and would benefit from the paycheck protection that DI offers.



## START THE CONVERSATION

We understand it can be difficult to know where to begin when assessing your clients' DI needs - we suggest starting with these thought-provoking questions:

### Paycheck Insurance

How long could you afford to pay your basic monthly living expenses if you were unable to work due to a sickness or injury?

### Mortgage Insurance

How long could you continue to pay your mortgage if you were unable to earn money?

### Retirement Protection

Would you have to borrow money from your retirement savings if you were disabled for longer than 6 months?

### Protection of the Family Unit

How would your family's lifestyle be impacted if you were unable to earn an income?

Contact the Crump Disability Solution Center to learn more about Disability Income Insurance.

<sup>1</sup> The Disability Survey conducted by Kelton Research on behalf of Life Happens.

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