



# What is Disability Insurance?

Disability insurance (DI) serves as 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 Life Happens and LIMRA Insurance Barometer study, 63 percent of employed Americans said they would feel the financial pinch in six months or less without their income - and 14 percent indicated they would feel the pinch in less than a week.\* You may have clients who fall into these categories and would benefit from the paycheck protection that DI offers.

## Start the Conversation

It can be difficult to know where to begin when assessing your clients' DI needs. These questions can help begin the conversation:

### 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 six 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 at 800.582.7785, option 3, option 1** to learn more about DI.

\*Life Happens and LIMRA 2020 Insurance Barometer Study



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