



What is Disability Income Insurance

Disability Income 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 survey conducted by LIMRA, 61% of consumers said they would feel the financial pinch in a year or less without their income—and about 50% indicated they would feel the pinch in six months or less.* You may have clients who fall into these categories 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?

Retirement Protection

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

Mortgage Insurance

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

Protection of the Family Unit

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

To learn more, contact the Crump Disability Solution Center at 800.582.7785, option 2 or disupportcenter@crump.com.



* Life Happens and LIMRA 2022 Insurance Barometer Study

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