

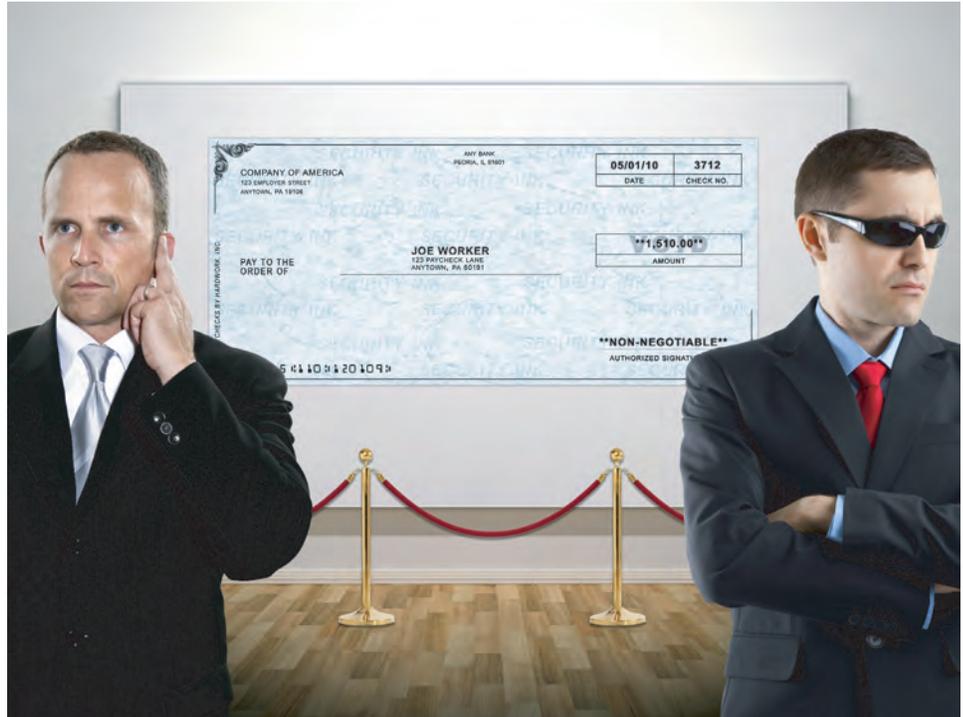
## Is Your Paycheck Protected?

You've got a car and you wouldn't think about not insuring it, right? Same goes for your home because who has enough money sitting in their bank account to buy a new car or home if either were to crash or burn? So your car and your home are insured, 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 Foundation survey.<sup>1</sup>

### Calculate Your Needs

Figure out if you have enough disability insurance coverage by visiting [www.lifehappens.org/disabilitycalculator](http://www.lifehappens.org/disabilitycalculator).



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.

### 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 you have a roughly three in 10 chance of becoming disabled for 90 days or more before turning 65?<sup>2</sup>

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.

<sup>1</sup> The Disability Survey conducted by Kelton Research on behalf of the LIFE Foundation, April 2012  
<sup>2</sup> The Real Risk of Disability in the United States, Milliman Inc., on behalf of the LIFE Foundation, May 2007