



Long Term Disability

"insurance for your most valuable asset...your income"



What happens if I'm sick or injured and can't work for months...or even years?

If a sudden illness or serious accident occurred, you could go from breadwinner to dependent in the blink of an eye. And the chances of that happening are much greater than you think:

- Almost 3 in 10 workers entering the work force today will become disabled before retiring.
- The average long-term disability absence is 2.5 years.

Disability can have long-lasting financial consequences

- Nearly 50% of all mortgage foreclosures are the result of disability, compared to 2% caused by death.
- Two-thirds of applicants to the Social Security Disability Insurance program are initially denied, and the wait for appeals averages more than 500 days.
- With an average monthly benefit of \$978, Social Security Disability Insurance is often not enough to maintain the standard of living of those who qualify.

Even if you're part of a two-income family, the repercussions of being unable to work for an extended period can be severe.

Long-Term Disability insurance offers you a way to replace part of your income if you should suffer a serious illness or injury and can't work. And through your employer, you get this coverage paid for.

Key Advantages of This Plan

- This benefit is paid for by your employer.
- It covers 60% of your gross monthly income to a maximum of \$6,000 per month.
- The Benefit can begin after 90 days, and the benefit can continue for up to your National Social Security Retirement Age.
- See your certificate for a full description.