



Disability Insurance

An accident or illness may make it impossible to work. This may mean a drastic drop in income. Disability insurance benefits replace part of the wages lost.

If you're considering buying a disability insurance policy, ask the following:

- What percentage of your pre-tax salary is paid out? (50 to 60% is average.)
How are benefits paid out? Are payments the same or greater in the first few months?
- Is there a guarantee that the policy can be renewed?
- How long will benefits be paid? Months, years, a lifetime?

- Are pre-existing or chronic conditions included?
- Can you get disability insurance from your place of work?* How much will this cost you? Group policies may be more flexible on chronic conditions.



Do you still pay premiums if you are disabled?

* Veterans can get information on disability compensation from 1-800-827-1000 and www.va.gov.