

# Protecting Your Family

## Disability Insurance Provides Peace of Mind

(NAPSA)—The answers to a question about your finances may surprise and inspire you.

Consider this: How long could you and your family get by without your income? A month? Three months? Think about what would happen if you were unable to work for a year or more.

Most people don't have the cash reserves to weather an unexpected loss of income in the event a serious injury or illness prevents them from working.

While you may think nothing could happen to you because you're healthy and don't work in a high-risk occupation, statistics show that a 35-year-old worker is six times more likely to become disabled than die before he or she reaches age 65. Plus, nearly 50 percent of mortgage foreclosures are caused by disability (2 percent are caused by death).

### **Disability Insurance = Financial Security**

"Disability insurance protects your family's financial security," explained Mutual of Omaha Vice President Brad Buechler. "Plus, benefits can be paid directly to you—you can receive a benefits check made out to your name, which you can then use to pay for your living expenses."

Even if you have long-term disability insurance through your employer, you should consider an individual policy. Group long-term disability insurance benefits offered through employers typically guarantee replacement of 50 to 60 percent of your salary and begin when sick leave and short-term disability benefits stop. This may not be enough to meet your needs.



**You can protect your family from an unexpected loss of income.**

Keep in mind, as well, that benefits from an employer-paid plan generally are taxable, while individual policies pay benefits free of income tax. Finally, unlike group insurance obtained through your employer, individual coverages are portable and don't automatically terminate if you change jobs.

### **Determine Your Needs**

To determine if an individual disability policy is right for you, figure out if the total benefit from your group policy would be enough to support you and your family. Typical expenses for most families include groceries, mortgage payments or rent, utility bills, car payments and clothing.

A good rule of thumb, according to Mutual of Omaha, is to allocate 1 to 2 percent of your income for supplemental insurance, such as disability coverage. The cost of an individual disability policy, Buechler adds, is pretty reasonable, especially when you consider what's at stake if you become disabled—a much more likely event than most people realize.

### **Learn More**

To find out more about long-term disability coverage, visit [www.mutualofomaha.com](http://www.mutualofomaha.com).