

Managing Your Money

Do You Have Paycheck Protection?

(NAPSA)—If you think about it, everything you have today—your home, car, savings, clothing, groceries—basically your lifestyle, depends on your ability to earn an income. And when you are hurt or ill and unable to work and bring home a paycheck, everything supported by your income is in jeopardy.

That's why many people think of disability insurance, which replaces a major portion of your income when you are sick or injured, as "paycheck protection." Others view it as a way to protect their home since a mortgage payment is often a family's most significant monthly expense.

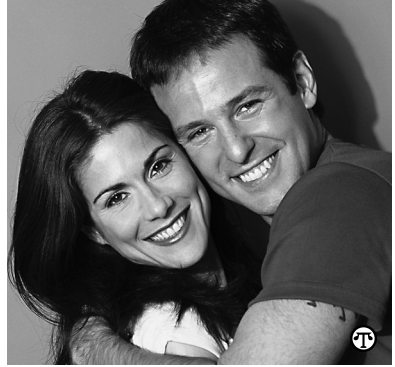
According to Brad Buechler, Mutual of Omaha risk management vice president, most people are quick to insure their possessions, such as their home and car. And they generally have life insurance, so they're already thinking about income protection. But, he said, the one thing that too often gets missed is the impact a disability will have on their ability to earn an income.

"Adequately protecting your income with disability insurance isn't just a good decision, it's essential," Buechler said. "Having disability insurance can provide the security of knowing that if the unexpected should happen, you'll still receive a monthly income."

Will I Need Disability Insurance?

Nobody wants to think about becoming disabled. But the risk is real. What are the odds? You can visit mutualofomaha.com for other statistics, but according to the National Association of Insurance Commissioners:

- A male U.S. worker at age 35 faces a one-in-five chance of a dis-



You can get insurance to protect your lifestyle in case you become injured.

ability taking him off his job for 90 days or longer.

- Before a 35-year-old woman reaches retirement age, she faces a nearly one-in-three risk of a disability lasting at least 90 days.

- The risk of a long-term disability during a worker's career is greater than the risk of premature death.

When Should I Buy?

The best time to buy disability insurance is now. Here's why:

- Losing your income due to a disabling illness or injury could put the lifestyle you've worked so hard to build at risk.

- A disabling illness or injury can happen at any age. Then it would be too late to purchase this valuable protection.

- Premiums are based in part on your age at time of purchase. So, waiting will cost you more.

- There's no obligation when you talk to an insurance agent. Disability insurance experts can help review your needs and options available to fit your budget.

For more information on disability insurance, visit www.mutualofomaha.com.