

MANAGING YOUR MONEY \$

Protect Your Income With Disability Insurance

(NAPSA)—While many people routinely insure their home and car, what may be their most valuable asset—their income—may not be adequately protected. When you are healthy, it may be hard to imagine that one in three people will become disabled for more than 90 days during their working life.

According to research from MetLife, a leading provider of short-term, long-term and individual disability income insurance, however, one-third of working Americans don't have disability insurance and two-thirds of those with coverage don't know the amount of their disability income protection.

As a general rule, consumers should consider replacing at least 60 percent of their after-tax salary and preferably 70 to 75 percent. Group disability insurance offered in the workplace as a benefit may need to be supplemented with an individual disability income policy to ensure appropriate levels of coverage.

Evaluate coverage options by also considering:



- How long is the waiting period before benefits begin? The longer the wait, the lower the premium.
- For how long will disability benefits be paid? In most disability income plans, you can elect the maximum time your benefits will be paid.

Consumers should also consider the financial strength of the insurer providing the coverage. There are independent agencies that rate the financial health of insurance companies.

Obtain assistance with determining your disability insurance needs by using online disability calculators, such as that provided at www.metlife.com and by talking with your benefits manager, insurance agent or financial planner.