

Your Financial Future

Don't Leave It To Chance: Secure Your Family's Finances Against The Risk Of Disability

(NAPSA)—Chances are that you already protect your home with insurance coverage against fire and other damage. Chances are that your car is protected by insurance coverage that protects against collision or theft. But chances also are that you and your family lack adequate protection for a much more important asset: your ability to work and earn a living.

A worker of age 35 has about a 25 percent probability of being disabled for more than 90 days during the remainder of her or his working life. (National Association of Insurance Commissioners, Morbidity Tables) Most workers would not think of going without life insurance to protect their families against the financial risk of their premature death. But all too many of these same workers leave their families and themselves unprotected against the greater risk of lost income due to disability. The federal Social Security Disability Insurance program and state Workers' Compensation benefits help some, but you cannot rely on these programs to protect you and your family fully.

"Disability Income Insurance," private coverage that provides income to you and your family if illness or injury prevents you from



A healthy financial idea is to protect your family against the risk of loss of income due to disability.

working, is available through many employers and for purchase by individuals. But most Americans lack real protection against the risk of losing their income due to a disabling illness or injury.

So, don't chance it. The Health Insurance Association of America offers free information regarding the financial risk of a disabling illness or injury—and information regarding what you can do about it. For a free consumer Guide to Disability Income Insurance, call toll-free: 1-866-872-3434 or visit the consumer information section at www.hiaa.org.