

Disability Income Insurance:

Replaces Income ■ Restores Dignity ■ Relieves Financial Concerns

Ask me how to protect against the financial risk of disability

What would happen if your paychecks suddenly stopped because you were too ill or injured to work? What if you couldn't work for months – or years? Disability income insurance provides a source of replacement income if you're unable to work due to an illness or accident. Becoming disabled may seem unlikely, but the odds may surprise you. Nearly 1 in 5 Americans will become disabled for 1 year or more before the age of 65.

Following are realLIFEstories of valuable benefits provided to individuals by disability income insurance.

Cindy Wrenn—Cindy and Matt Wrenn were days away from closing on their dream home when disaster struck. Cindy, 28, suddenly fell ill while teaching a real estate class and was rushed to the hospital. She was stricken with a brain aneurysm, and during surgery she suffered a stroke. It was unclear if Cindy would survive, let alone return to her job at a real estate title company. Matt's teaching salary wasn't enough, on its own, to qualify for the mortgage. However, Cindy's individual disability coverage, combined with the disability benefit she received from her employer, would replace 70% of her salary until she turned 65. The loan was approved. Cindy's recovery was nothing short of miraculous. A month after the stroke, Cindy was released from the hospital, and a few weeks later she moved into her new home in picturesque rural Maryland. Just four months after the saga began, Cindy was able to return to her job part-time. The income Cindy earned allowed her to move from a full to a partial disability claim. Today, Cindy is off claim, in good health and owns her own title company. If disaster should ever strike again, Cindy plans to keep her disability policy in force until she retires, and she pays the same premiums that she paid before she became ill. "When you're in your twenties, you don't think of such things as disability insurance," says Cindy. "I'm so thankful that I had it."



Barry Shore—Barry Shore, a 55-year old real estate executive, was enjoying a normal life when a rare neurological disorder struck, causing him to lose all movement in his body. It has been nearly a year and Barry is still unable to walk or work. However, Barry hasn't allowed his physical struggles to affect his exuberant personality and contagious optimism, and steadfastly believes a complete recovery lies ahead. A rigorous rehabilitation regimen already has helped him regain movement in his arms. Throughout his ordeal, money is one thing Barry and his family haven't worried about thanks to smart insurance planning. Disability insurance premiums have replaced more than half of Barry's income. And long-term care insurance has provided more than enough to pay for in-home care as well as physical, occupational and water therapy. Barry appreciates all that the insurance has done for him, and is especially grateful for how it has made life easier for his wife Naomi.



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