



Top 10 Reasons **NOT** to BUY Disability Income Protection

10. My parents will support me/my family if I get sick or hurt and can't work.

They're retired, what do they have to spend money on anyway?

9. Social Security Disability. I'm not worried about a government shut-down.

The current average monthly benefit is \$1,064. Even if you're approved, can you live on that?

8. I'm perfectly healthy and workout every day. It won't happen to me!

3 out of 10 workers will experience a disability that keeps them out of work for 3 months or longer.

7. I have Group LTD through my employer.

Group disability insurance typically covers 60% of gross income and the benefits are taxable.
Can you afford a 40% pay cut?

6. We're a two-income family... my spouse will support us.

If your spouse's income is 100% disposable, this seems like a good option.

5. I can live off my savings.

One year of disability can easily wipe out 10 years of savings.

4. Isn't that what Worker's Compensation is for?

Worker's Compensation only covers approved medical expenses for on-the-job injuries.

3. It costs too much.

Less than 2% of your income is a small price to pay to protect it.

2. I can always buy coverage.

Nobody wants to buy income protection until they need it...then it's too late.

1. Who needs it?!

You may have your reasons for not buying Income Protection...but are they worth the risk?



We are the DI Specialists