



JM GetMoore Insurance & Financial Services

DISABILITY INCOME PROTECTION INSURANCE

What would happen if you lost your most important asset, your ability to earn an income? Without your income what would happen to your home, your bank account and your family? A 35-year-old worker is six times more likely to become disabled than die before he or she reaches age 65.

The risk is real. Compared to things you might think about every day, the likelihood of you being disabled is much greater than you think...

Chance of winning the Powerball jackpot.....	1 in 146,107,962
Chance of being killed on an airline flight on one of the top 25 safest carriers.....	1 in 10,460,000
Chance of being struck by lightning.....	1 in 576,000
Chance of hitting a hole-in-one at 200 yards.....	1 in 20,000
Chance of having a stroke in any one year.....	1 in 430
Chance of using your homeowners insurance.....	1 in 20
Chance of using your auto insurance.....	1 in 15
Chance of missing at least 90 days of work due to a disability.....	1 in 3

If you were disabled for three months, how would you pay your bills? Would you have enough in your savings? The savings rate for

Americans is the lowest it has been in 73 years. 72% of Americans don't have enough savings to meet short-term emergencies. Are you willing to gamble with all you've worked so hard to save?

What are the benefits of disability income Insurance?

- Provide monthly income to help maintain your way of life
- Be customized to fit your needs
- Help preserve your independence without burdening others
- Help protect your dreams and goals

What are the types of disability insurance?

There are two types of disability policies: Short-Term Disability(STD) and Long-Term Disability(LTD):

1. **Short-Term Disability policies (STD)** have a waiting period of 0 to 14 days with a maximum benefit period of no longer than two years.
2. **Long-Term Disability policies (LTD)** have a waiting period of several weeks to several months with a maximum benefit period ranging from a few years to the rest of your life.

Read more about Disability Insurance...

<http://www.mutualofomaha.com/disabilityinsurance/resources/protect.html>