

ANOTHER TRUSTED PRODUCT BROUGHT TO YOU BY:



Four Compelling Reasons for Paycheck Protection

You. Your loved ones. Your present. Your future.

NOW SHORT TERM DISABILITY AVAILABLE FOR ALL SPOUSES OF FEDERAL AND POSTAL EMPLOYEES AND LONG TERM AVAILABLE FOR FEDERAL AND POSTAL EMPLOYEES AS WELL-

FUTURE

1 Protect the Family Income

- If a family has two breadwinners, both need paycheck protection.
- 58 percent of Americans have less than \$1,000 in savings.¹
- Employer-provided long-term disability benefits are usually taxable, capped and only cover base pay – often leaving income gaps as high as 72%.

How long could your family survive if one breadwinner had no paycheck?

2 Safeguard Your Dreams

- When disability strikes, college and retirement savings are at grave risk.
- First, you have to STOP saving for the future to help shore-up the income gap remaining after you collect employer-provided long-term disability benefits (often as high as 72%).
- Next, you may have to DRAIN your savings, just to cover the mortgage and car payment.

Are you willing to place your dreams at risk when paycheck protection is an affordable alternative?

3 Uphold Your Credit

- Just over 1 in 4 of today's 20-year-olds will become disabled before reaching age 67.²
- In 2016, 26 percent of Americans reported having trouble or being unable to pay medical bills in the previous year.³ Medical debt is recognized as a leading cause of bankruptcy.
- Delinquencies, judgments and foreclosures remain on your credit history for 7 years.

Good credit is one of the most important assets you have. Are you willing to risk yours?

4 Preserve Your Earning Power

- Building earning power isn't easy. You invested time and money into your education. You may have had to start at the bottom and work your way up the ladder.
- If you lose a key ability due to disability (such as the ability to keep your hand steady if you are a dentist or surgeon), you may never enjoy the same earning power again.

Why suffer loss of income? A DI policy can protect the earning power you worked hard to build.

¹ [GOBankingRates Survey](#)

² [Social Security Administration](#)

³ [Kaiser Family Foundation](#)

di done right

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