

**DO YOU KNOW:
WHEN HARD TIMES HAPPEN ...
YOU CAN HAVE A SOFT LANDING?**



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Getting injured or sick can put more than your health at risk – it also can wreck your finances and your family. Disability insurance, which helps replace your income, if you're ill and can't work, is hardly an appealing topic. It is not top of mind for people, because they don't think it's going to happen to them, but it's a giant issue. When most people look around, they KNOW or have HEARD of a situation where a disability occurred. Chances are that person didn't think it was going to happen to THEM but it did! Disability insurance may not be CHEAP, and the premiums vary based on age, health, the amount of the benefit, as well as other factors. On the flip side being disabled is EXPENSIVE.

Let's make a few assumptions when you are going for a new job.

Scenario 1 – Your employer will pay you 100% of your wages and, if you become disabled, he will not pay you AT ALL.

Scenario 2 – Your employer will pay you 98% of your wages and, if you become disabled, you will receive 60% of your salary (tax free) until you are age 65.

It isn't a fortune and can make a bad situation bearable by paying much of your salary if you're unable to work. Which one would you take?

FIVE REASONS to consider getting disability insurance:

1. Workers' comp only covers those disabled on the job.
2. Employer-provided coverage might not be enough and benefits you get from your workplace are often taxed.
3. A 20 year old worker has a 30% chance of becoming disabled temporarily or permanently before retirement.
4. Less than 40% of Americans who apply for Social Security disability benefits get them, and checks may take five to twelve months to arrive.
5. Expenses can rise if you are disabled, greatly boosting your cost of living.

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