



# Top Five Reasons for Income Protection

## #5 Reason: Maintain Your Lifestyle

Only 18.7 percent of people with disability worked in 2017, compared to 65.7 percent of people without disability.<sup>1</sup> At the same time, people with disabilities often incur extra expenses in order to make living arrangements and transportation accessible. Savings accounts don't last long. And, bills keep piling up. Your income decreases and your expenses increase when you suffer a debilitating illness or injury. When life throws you a curveball, the last thing you want to think about is downsizing or cutting back. However, with a solid income protection policy in place, you will be able to keep your current lifestyle.

## #4 Reason: Ensure Your Future

The first contribution you stop making when you become disabled is to your 401K. If that happens, forget about a comfortable retirement. Without that retirement money, you and your loved ones will continue to struggle for years to make ends meet. You don't need to sacrifice your retirement dreams. With disability income insurance, paycheck protection is affordable and achievable.

## #3 Reason: Secure Your Children's Success

If you can't meet or make your monthly expenses and pay your medical bills, how are you going to save for your children's future? In the wake of disability, saving for college often falls to the wayside. If there is no safety net in place, your only concern will be financial survival every day, not saving for the future. You can keep your children on the debt-free college-track with a solid disability insurance policy.

## #2 Reason: Safeguard Your Spouse

If you are the breadwinner of your family, you need to protect your paycheck. If you suffer a disability and can no longer work, your partner will likely need to work longer and harder to replace your income and cover medical bills. However, if you have disability income insurance, you can keep the bread on the table and prevent your partner from having to work multiple jobs.

## #1 Reason: Preserve Your Confidence

Getting injured is stressful. Not working is stressful. Mounting piles of bills are stressful. When you are injured, extreme stress can lead to slower recovery times and cause depression. If you are already suffering physical distress, you don't need the mental anguish the lack of income causes. You can avoid that pain and instill a sense of confidence with a solid income protection policy. With stress out of the picture, you'll be back to work in no time!

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<sup>1</sup> [Bureau of Labor Statistics](#)