

# Disability Income Insurance

## Who's paying your bills??

Disability Insurance replaces your income as well as protects your savings. What would you do if you faced a disabling illness or injury that prevented you from working for a long period of time?

Where will the money come from to pay your bills?

There are usually two main sources:

### 1) YOU—Your savings is now your income!

M/M Client 123 Comfort Lane Your Town, USA 06000	January 1, 2008
Pay To: Take Our Money Bank & Trust Company	\$2400.00
Memo: Transfer from savings for monthly Mortgage payment	<i>Uninsured Client</i>

How long will your savings last?

\$100,000... \$150,000...\$250,000 or more of **your money!**

OR

### 2) The Insurance Company—Allowing you to keep your \$\$ as long as possible!

Insurance Company One Main Street Your Town, USA 06000	January 1, 2008
Pay To: Our Client on Claim	\$5,000.00
Memo: Monthly Benefit under Disability Policy #DI12345	<i>Ido Care President, Ins. Co.</i>

\$100,000... \$150,000...\$250,000 or more of **their money!**

The purpose of Disability Insurance is to help pay your bills and keep your money in your control for as long as possible. Your monthly expenses of rent/mortgage, groceries, heat, electricity and cable don't stop, even though your income has.

You have worked and saved all your life, the choice and decision is yours...

Option #1 or Option #2? Which option makes more sense?