

## WITHOUT YOUR INCOME, HOW WOULD YOU PAY YOUR MONTHLY EXPENSES?

### Savings

40% of Americans usually live paycheck to paycheck.<sup>1</sup>

Would your savings be enough to cover everyday expenses for an extended period of time?

### Government

Social Security may not cover all your expenses if you become disabled. In fact, from 2001 through 2010, Social Security disability claim denials averaged nearly 53%.<sup>2</sup> And, the average monthly benefit for disabled workers is \$1,129.<sup>3</sup>

Could your family live on that monthly amount?

### Spouse's income

Many families rely on two incomes to cover monthly expenses.

Could you get by with just one income?

### Employer-paid long-term disability insurance

Some employers provide group coverage for employees who suffer illnesses or injuries that aren't work-related.

But what happens if you leave your current job?

**You have the power to protect  
your most valuable asset - your  
ability to earn an income!**

<sup>1</sup>CareerBuilder Survey, 2012

<sup>2</sup>Social Security Administration, Annual Statistical Report on the Social Security Disability Insurance Program, 2011

<sup>3</sup>Social Security Administration, Monthly Statistical Snapshot, September 2013



# How Long Could You Make It Without Your Income?

Personal Paycheck Power®



*Policy Form DI105, Disability Income Policy*

*Not available in AK, CA, DC, HI or NY. Coverage and availability may vary in other states.*

*This policy has exclusions, limitations and terms under which the policy may be continued or discontinued. For costs and complete details of the coverage, contact your agent or Illinois Mutual.*

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## THE FACT IS, DISABILITIES HAPPEN. ARE YOU PROTECTED?

90% of long-term disability claims are due to illness and most long-term disability claims are not work-related, which means they are not covered by workers' compensation.\*

You may think you are protected because you have coverage at work. However, that's not necessarily the case. What you may think is DI coverage may really be workers' compensation, which covers only work-related accidents and illnesses. That means if you suffer a disabling off-the-job accident or illness, your paycheck is not protected.

*\*Council for Disability Awareness,  
Long-Term Disability Claims  
Review, 2012*



## HOW FAR DOES YOUR INCOME HAVE TO GO?

Take a minute to determine the total monthly expenses your income has to cover.

**Mortgage/Rent** \$ \_\_\_\_\_

**Utilities** \_\_\_\_\_  
*(gas, electric, phone, internet, cable)*

**Groceries** \_\_\_\_\_

**Car Payments** \_\_\_\_\_

**Other Insurance** \_\_\_\_\_  
*(auto, home, health, life)*

**Childcare/Education Needs** \_\_\_\_\_

**Credit Cards/Other Debt** \_\_\_\_\_

**Spending Money/  
Other Obligations** \_\_\_\_\_

**Monthly Total** \$ \_\_\_\_\_  
*(DI needed)*

## HELP PROTECT YOUR INCOME NOW.

What if you were to become sick or hurt and totally disabled? What if you couldn't work to earn your paycheck? Your everyday life and future plans could quickly be affected. You rely on your income — help protect it with Personal Paycheck Power® disability income insurance (DI) from Illinois Mutual.

Personal Paycheck Power® provides a benefit to help pay your monthly expenses should you become totally disabled and unable to work. This flexible, easy-to-understand plan can help you get important DI coverage that meets your needs and your budget.

**Contact me to to learn more  
about how you can start  
protecting your income.**

**HOW FAR DOES  
YOUR INCOME  
HAVE TO GO?**

