



## Disability Income Insurance

(NAPSA)—A serious illness or injury can harm more than your health—it can have an impact on your ability to work and meet your family's living expenses.

Disability income insurance helps you pay living expenses while you are unable to work. It offers paycheck protection—providing cash directly to you for spending on mortgage payments or rent, groceries, utility bills, car payments, or whatever else you choose. A policy also can pay for training or other assistance you may need to return to work. With disability income insurance, you can avoid depleting the savings you may have accumulated for your children's education or your retirement.

The brochure, "Long Term Disability Income Insurance" by the Consumer Federation of America (CFA) and the American Council of Life Insurers (ACLI) says that the first step in determining whether long-term disability income insurance is right for you is to evaluate the benefits you may already be eligible to receive from your employer, the government or other programs.

Once you have decided to purchase a policy, speak with an insurance agent, who can outline the various policies and benefits available to you. One of the most important things to examine in a disability income policy is exactly how the word "disability" is defined. Some policies pay benefits only if you are unable to complete the duties of *any* occupation for which you are reasonably qualified



**Long-term disability income insurance can help protect your family in case you are unable to work after an illness or injury.**

by training, experience and education. Others pay benefits if you are unable to perform the major duties of your *own* occupation.

Be sure to ask for outlines of coverage so you can compare the features of several policies. Make sure you fully understand any policy you are considering—a policy that does not provide the protection you need is not a good buy. Features to look for in a policy include:

- Benefit amount;
- Elimination period (waiting period before benefits begin);
- Length of benefit period;
- Benefits for partial disability;
- Recurrent disability (relapse provision); and
- Cost-of-living adjustments or the right to purchase additional coverage.

For a copy of the CFA-ACLI brochure, visit [www.acli.com](http://www.acli.com).