

Financial \$\$\$ News

Financial Protection

(NAPSA)—While many people routinely insure their home and car, their most valuable asset—their income—may not be adequately protected.

According to MetLife, a leading provider of short-term and long-term disability insurance, many



Workplace disability insurance policies often cover only 50 to 60 percent of base salary and don't cover bonuses and commissions.

don't realize that one in three people will become disabled during their working life. Here are some facts gleaned from MetLife research, The Society of Actuaries, 1990 U.S. Census data and The 2001 JHA Disability Fact Book, that you may not know about disability insurance:

- Only one-third of Americans have long-term disability insurance.
- Workplace policies often cover only about 50 to 60 percent of base salary. For additional protection, you may need to purchase an individual disability policy.
- Social security covers less than one-third of disabled workers.
- Young Americans need disability insurance, too.

For more information on disability insurance and tips on evaluating coverage, log on to www.lifeadvice.com and access MetLife's "Disability Insurance" brochure.