



WARNER FINANCIAL GROUP

Protect Your Paycheck

Disability Income Insurance Helps Protect the Way You Live. A sound financial plan ensures that the assets you've worked hard to build are protected. If you were sick or injured and unable to work, have you considered how you'd replace the loss of your income? [It's only natural to think a disability won't happen to you. But here's a fact – one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disability before they reach normal retirement age!

If you want to help replace a portion of your income if you're sick or injured and can't work, an individual disability policy can help! It's financial protection providing benefits that allow you to focus more on your recovery and less on how you'll cover expenses. How Does Disability Income Insurance Work? If you become sick or injured and can't work, you'll receive a monthly benefit – think of it as your monthly paycheck – that helps replace a portion of your lost income. How Much Income Can Disability Income Insurance Replace? Disability insurance can replace 50 – 70% of your income if you're sick or injured and are unable to work. How Soon Can I Get Benefits? There's an elimination period that begins after your disabling event occurs. The elimination period varies based on your occupation and the policy you select

Help Protect Your Ability to Earn an Income! You probably have insurance to protect your home or your car. Do you have coverage to help protect what may be your most important asset, your ability to earn an income? Your income helps you meet financial obligations. But if you became sick or injured and were unable to work, what kind of financial impact would the loss of income have on your family? A disability income insurance policy provides benefits to replace a portion of your income. It's financial protection that helps you focus more on your recovery and less on how you'll cover expenses. Contact us to learn more about how we can help you protect your income