

Disability Income Insurance **Are You Prepared?**

The Financial Impact of Disability

Disability can drain your family's savings and jeopardize your financial security. When you're disabled, you may not only lose your ability to earn a living, you could also lose your savings, your retirement funds and even your home.

- A recent Harvard study* found that over half of all personal bankruptcies and mortgage foreclosures are due to disability.

If you became disabled and your income suddenly decreased or stopped, would you be able to pay your bills? Could you pay your rent or mortgage, make your car payment, or continue contributions to your 401(k) account? Most people are too busy or just don't want to think of the unthinkable.

- A recent Parade Magazine study** found that most Americans are living paycheck to paycheck and have little or no money left after paying their everyday living expenses.

Planning ahead in case disability strikes makes good sense. Building a personal financial security plan can help you get an idea of the financial hardship disability may cause you and your family. It can also help you better prepare for the unthinkable. **Why not start building your plan today?**

To determine your income needs should you become disabled, please click the "Ask Us" button and we will contact you.

* Health Affairs, the Policy Journal of the Health Sphere, February 2, 2005

**Parade Magazine, April 24, 2006

Visit the CDA website for more information: www.disabilitycanhappen.org