

Do you know your chances of a disability.

Nobody thinks they will ever become disabled. But in reality, the likelihood is greater than you think. An unfortunate auto accident, a weekend sports injury or sudden illnesses can leave you sick or hurt and unable to work. The statistics below show how likely an unexpected disability really is.

DEATHS due to cancer, heart attack and stroke have gone **DOWN,**
but **DISABILITIES** due to those same three **ARE UP.**

Things that used to kill, now disable.

50% of all home foreclosures are due to serious **medical problems**, while

only an estimated **2%** are **death related.**

What are your chances of experiencing an illness or injury that lasts **longer than 90 days?**

Age 30	47% chance
Age 35	45% chance
Age 40	43% chance
Age 45	40% chance
Age 50	36% chance

*All facts from JHA and AHIP's 2006 Disability Fact Books



Are you
**ONLY HALF
COVERED?**

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You may not be fully covered.

If an unexpected illness or injury were to happen, would you be covered? You may think you are if you have health insurance, but most people don't realize their health insurance plan is really only half a plan. While your health insurance pays the doctors and hospital, it is not designed to pay you.



The Doctors
get paid



The Hospital
gets paid



Who Pays You?

If you are sick or hurt and unable to work and can't earn a paycheck, how will your family maintain their standard of living?

With disability insurance, you get paid!

Disability insurance (DI) is the other half of your health insurance plan and completes your coverage. If you are unable to work because of an injury or illness, with DI you'll receive benefit payments from Illinois Mutual based on your policy. The benefits from your DI policy will help you keep up with your monthly expenses. Instead of worrying about finding money to cover your mortgage or rent, feed your family, and keep your utilities running, disability insurance will help you pay your bills on time, and prevent financial disaster.

Between rent or mortgage payments, car expenses, utilities, and all your other obligations, what is the total of your monthly expenses?

How would you continue to pay these monthly expenses if you didn't have an income?



Illinois Mutual can help you complete your coverage.

Illinois Mutual disability insurance products are simple, easy to understand and affordable. With flexible plan designs and optional benefits, we can design a plan that will meet your needs and fit your budget.

Place business card here.

Contact me to protect your income and learn more about the options available to you.