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- ☐ Insures monthly payment if totally disabled
  - ☐ Hospitalization not required
  - ☐ No physical required
  - ☐ Payments made directly to lender
  - ☐ Benefit payments do not have to be repaid
  - ☐ Refund of premium if paid off early
  - ☐ Group rate pricing
  - ☐ Alleviates the savings drain that usually accompanies the loss of income

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- ☐ 38% of auto repossessions are caused by disability
  - ☐ 48% of home foreclosures are caused by disability
  - ☐ If you are:
    - » Age 25 – you have a 58% chance of becoming disabled and unable to work for 90 days
    - » Age 35 – 1 in 3 will be disabled before 65
    - » Age 45 – you have a 40% chance of becoming disabled for 3 months and 24% of being disabled for 1 year
  - ☐ Workers compensation pays 80% of max by federal law
  - ☐ Most disability policies pay up to 66.67% of income