

Working Women Need Disability Insurance

No one would argue that women's roles have changed over the past several decades and are continuing to evolve. Today, women are clearly contributing a larger amount to their household income. The loss of one income to a dual income household can mean drastic change in lifestyle. Likewise, women who are the sole breadwinners are equally, if not more, at risk. As a woman, with so much depending on your income, have you thought what would happen if you were to become sick or hurt and unable to work? The fact is that **disability insurance** is the key to your financial survival.

What is **disability insurance**?

Disability insurance (DI), sometimes referred to as **income protection**, is exactly that – protecting your ability to earn a living. If you become disabled, you'll receive payments (based on your particular policy) from your insurance company, which will help you continue paying living expenses such as rent, mortgage, car payments, food, insurance, utilities, medical expenses, and more. Suffering a disability is devastating enough physically and emotionally. Don't add financial devastation to an already stressful situation.

Why do women **lack coverage**?

Most people insure their lives but not their incomes. Fortunately, more women are realizing the importance and are more likely to protect their incomes today than at any other time in history. According to an HIAA survey, there are two reasons why more women than men are lacking proper disability insurance coverage.

- Women are more likely to be employed by businesses that do not offer such coverage.
- Some women tend to think of their husbands as the main household provider and, therefore, do not think their income is as important to their families.

As a woman, your income is important. Check the statistics and you'll see the ranks of working women are changing daily. In fact, did you know American women constitute the largest economic workforce in the world*? Anyone who relies on their ability to earn a living should purchase disability insurance. No woman can afford to work without this safety net.

Learn More **Today**

Women are three times more likely than men to lose their income as a result of disability[†], making the decision all the more important to buy DI.

Contact your agent and ask about income protection.

*Advisor Today, January 2002

†National Association of Insurance Commissioners (NAIC)
Commissioner's Individual Disability Table A (1985)

