

DISABILITY INCOME INSURANCE



CLIENT HIGHLIGHTS

Designing an Income Protection Plan

DISABILITY INCOME INSURANCE

What is your greatest asset: Your home? Your Business? They are both vital to your lifestyle, and they are the result of your most valuable asset—your ability to earn an income. If you become too sick or hurt to work, what would happen to everything you have worked so hard to build for yourself, your family and your future?



“It won’t happen to me.”

You probably think of a disability as something that happens to other people. But simply believing “it won’t happen to me” doesn’t mean at some time in your life you won’t be faced with a disabling illness or injury. Becoming too sick or hurt to work can happen to anyone at any time.

Frequency of Disabling Injuries, 2008*

Class	One Every...	Number per...			2008 Total
		Hour	Day	Week	
All	1 second	2,930	70,400	494,200	25,700,000
Home	2 seconds	1,500	35,900	251,900	13,100,000
Workers Off-the-Job	3 seconds	1,070	25,800	180,800	9,400,000
Public Non-Motor Vehicle	4 seconds	840	20,300	142,300	7,400,000
Work	10 seconds	370	8,800	61,500	3,200,000
Motor Vehicle	15 seconds	240	5,800	40,400	2,100,000

* Source: National Safety Council, Injury Facts* 2010 Edition (National Safety Council estimates)

Why is your income your greatest asset?

The table below shows how much money you could earn if you work until you reach the age of 67.

Age	Annual Salary						
	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
30	\$1,850,000	\$2,775,000	\$3,700,000	\$5,550,000	\$7,400,000	\$9,250,000	\$11,100,000
35	1,600,000	2,400,000	3,200,000	4,800,000	6,400,000	8,000,000	9,600,000
40	1,350,000	2,025,000	2,700,000	4,050,000	5,400,000	6,750,000	8,100,000
45	1,100,000	1,650,000	2,200,000	3,300,000	4,400,000	5,500,000	6,600,000
50	850,000	1,275,000	1,700,000	2,550,000	3,400,000	4,250,000	5,100,000
55	600,000	900,000	1,200,000	1,800,000	2,400,000	3,000,000	3,600,000
60	350,000	525,000	700,000	1,050,000	1,400,000	1,750,000	2,100,000

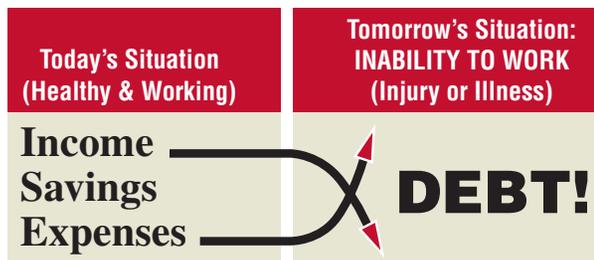
DISABILITY INCOME INSURANCE

The Disability Problem.

Becoming too sick or hurt to work is one of the most serious problems you and your family could ever face. If you should suffer a severe injury or illness, you could lose the income that provides you and your family with a home, food, transportation, clothes and other necessities.

Sometimes a disability is short-term, and a quick return to work is possible. But if an injury or illness causes a long-term disability, often there are additional costs including long-term care and the extra assistance needed to help your family function in your absence. This could greatly increase the financial burden on your family.

Take a look at the chart below to see what could happen to your ability to save should you become disabled.



Where would you turn for help?

If you should become too sick or hurt to work, the question is: Where would the money come from?

Resources	Drawbacks and limitations
Social Security	65% of all initial Social Security applications are denied*
Savings and investment accounts	If you save 10% of your income per year, one year of disability without a disability policy could use 10 years of savings and investments.
Employee group disability	Many plans cover only base pay and have a cap on benefits. Benefits are often taxable.
Workers' Compensation	It pays only a limited amount over a relatively short period of time and only covers losses due to a work related illness or injury.
Loan from a bank	Who will lend funds to you, if you can't work? How will you pay it back if you remain disabled?
Friends and relatives	They may be willing to help, but their resources may be limited.
Spouse's income	Can your spouse continue to work while caring for you and managing the household?

* Source: U.S. Social Security Administration, 2009

A disability income protection plan can help provide security for your family if something should happen to you.

You work to provide a continuous income, whether you are the sole breadwinner or one who shares this responsibility. If you lost your earning power as the result of a disabling illness or injury, a disability income insurance plan would provide continuity of income when you need it most. For you and your family, it could mean the difference between financial distress and financial stability.

DISABILITY INCOME DATA SHEET

Name: _____

Sex: Male Female Tobacco user: Yes No D/O/B: _____

Occupation (Including specific duties): _____

Elimination period desired: _____ Benefit period desired: _____

Self-Employed

Non-Self-Employed

Gross business income: _____ Salary: _____

– Business expenses: _____ + Bonus: _____

= Other earned income: _____ + Other earned income: _____

Pension contribution: _____

Unearned income over \$20,000: _____

Resident State: _____ Contract State: _____

State of Employment: _____

State cash sickness: Yes No Eligible for social security: Yes No

Existing coverages: LTD STD Sick pay Individual

Details of existing coverage: _____

Individual financial needs analysis

Expenses	Monthly amount
1. Rent/Mortgage	\$
2. Food	\$
3. Utilities (water, heat, electricity, telephone)	\$
4. Transportation (car payments, maintenance, repairs, insurance, gasoline)	\$
5. Installment payments (credit cards, loans)	\$
6. Insurance premiums (life, health, car, medical)	\$
Total monthly expenses	\$

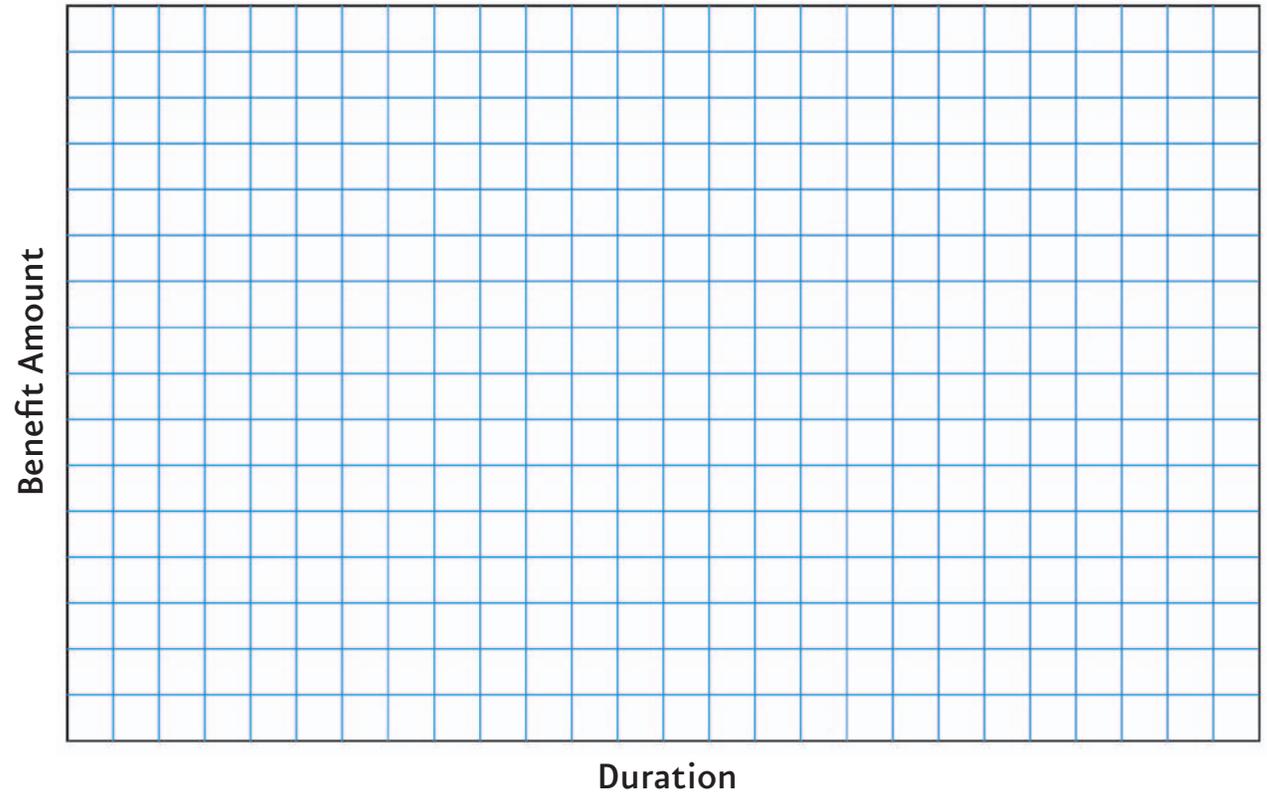
Income	Monthly amount	For how long?	Waiting period
1. Current disability benefits* (group, individual, association)	\$		
2. Other benefits (Social Security, Workers' Compensation, veteran's compensation, etc.)	\$		
3. Other income sources (stocks, bonds, savings)	\$		
Total monthly income	\$		

* Provide benefit booklet or insurance contract.

DISABILITY INCOME DATA SHEET

Your personalized income protection plan.

This chart illustrates how your plan works.



Highlights and features your policy may include:

- Choice of a Noncancelable and Guaranteed Renewable (NC) or Guaranteed Renewable (GR) policy
- Own Occupation coverage (subject to age and occupational class)
- Choice of benefit and elimination periods
- Nondisabling Injury benefit (most states)
- Good Health benefit (most states)
- COBRA Premium benefit (most states)

DISABILITY INCOME INSURANCE

A plan that goes to work when you can't.



An ideal disability income protection plan can offer you:

- Flexibility
- Portability
- Noncancelable or Guaranteed Renewable coverage
- Affordable policies
- Adequate income during a disability

A well-designed disability income protection plan will incorporate all available resources to provide adequate income during a disability. Anchored by an individually owned disability income insurance policy, it could be one of the best decisions you'll ever make.



5900 O Street
Lincoln, NE 68510
Ameritas.com



1350 Broadway, Suite 2201
New York, NY 10018
AmeritasNY.com

Disability Income insurance is issued by Ameritas Life Insurance Corp. in approved states. In New York, Disability Income insurance is issued by Ameritas Life Insurance Corp. of New York.

This information is provided by Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York, each a UNIFI® company. Ameritas Life Insurance Corp. is not licensed in the state of New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about UNIFI® Companies, visit UNIFIcompanies.com.

UNIFI® is a registered service mark of UNIFI Mutual Holding Company.
© 2011 UNIFI Mutual Holding Company