

# DISABILITY BENEFITS TALKING POINTS

## Paycheck Protection

### The Big Picture

- Earned income is the most important of all financial security considerations. It is the basis of all wealth accumulation.
- Would you be able to maintain your standard of living if you were too sick or hurt to earn income? Could your spouse's income alone (if any) support the whole family?
- What would happen to your savings?
- To your retirement plans?
- To your children's opportunity for a college education?



### Impact!

- A long term disability can significantly affect your family's lifestyle and security.
- That is why Disability Income is one of the most important components of any financial plan.

AGE	PROBABILITY OF DISABILITY
30	51%
35	48%
45	40%
50	34%

### **DID YOU KNOW?**

- ✓ In just the past hour, almost 3,000 Americans became disabled. That's 49 every minute.<sup>(1)</sup>
- ✓ What are the chances of having at least one disability lasting three (3) months or longer before reaching age 65?<sup>(2)</sup>

### The First Step

Complete the appropriate illustration request form(s):

- DI Request Form for individual disability needs
- Census in Excel format for multi-life needs

Forms available on the Capitas website: [www.capitasfinancial.com](http://www.capitasfinancial.com)

### Points for Value-Added Services

- Capitas has years of experience and a proven track record with Disability Income insurance
- Capitas has access to a variety of carriers and products
- Capitas has a local presence and offers superior service capabilities

(1) National Safety Council, Injury Facts 2008 Ed.  
(2) Commissioner's Individual Disability Tables, CSO

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