

Disability INSURANCE

If an unexpected illness or injury were to put you out of work, how long could you go without a paycheck? **The Family Security Plan® Disability Insurance** can help.



Think About It...

1 in 4 of today's 20-year-olds will become disabled before they reach retirement.

~ The Facts About Social Security's Disability Program, January 2019

What is it and how does it work?

If you become unable to work due to an illness or injury, **Disability Insurance** provides you with the benefits that replace part of your lost income. Disability Insurance is affordable, and you will receive tax free income paid directly to you monthly, providing you with a financial safety net as you focus on your recovery.

If you have little to no savings available, the loss of income can very quickly begin affecting your family's finances. The Family Security Plan® is here to help!



Think About It...

61 million Americans have a disability that impacts major life activities.

~ CDC's Morbidity and Mortality Weekly Report, August, 2018

Disability INSURANCE

Benefits/Features of Disability Insurance

- **Elimination Period** When you sign up, you can choose a period of either 14 or 30 days of disability before you receive benefits. Once your Elimination Period is over and your claim has been approved, benefits begin.
- **Maximum Benefit Period** You choose either 12 or 24 months in which benefit payments may be sent directly to you. This period begins upon completion of your Elimination Period.
- **Monthly Benefit Amount** The monthly benefit amount is up to 40% of your monthly gross income (maximum of \$5,000 per month).
- **Accident Death Benefit** Additional benefit of \$1,000 is available to your beneficiary due to an accident death.
- **Immediate Coverage**
- **Monthly Payment Benefits**
- **Convenient Premium Payments**
- **Pregnancy Complications** Disability caused by complications of pregnancy are covered the same as any other illness. A complicated pregnancy could include non-elective cesarean section or other conditions requiring a hospital stay. Please refer to your policy for specific details.
- **Guaranteed Renewable**
- **Full Portability**

Eligibility, Exclusions and Limitations

- You must work at least 30 hours a week
- Issues ages: 18-63 years
- Simplified application process

To learn more about **Disability Insurance** and other affordable life insurance products offered by **The Family Security Plan®**

Call to speak to a representative! 855-818-0955

Visit our website
www.familysecurityplan.com

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