



# What is Disability Income Insurance?

Disability Income Insurance (DI) serves as protection against an illness or injury that may result in loss of income for a period of time.

## WHY IS IT A GOOD CHOICE?

According to a survey conducted by Life Happens, seven in 10 employed Americans said they would feel the financial pinch in a month or less without their income - and one in four indicated they would feel the pinch immediately.\* You may have clients who fall into these categories and would benefit from the paycheck protection that DI offers.

## Start the Conversation

We understand it can be difficult to know where to begin when assessing your clients' DI needs. We suggest starting with these thought-provoking questions:

### Paycheck Insurance

How long could you afford to pay your basic monthly living expenses if you were unable to work due to a sickness or injury?

### Mortgage Insurance

How long could you continue to pay your mortgage if you were unable to earn money?

### Retirement Protection

Would you have to borrow money from your retirement savings if you were disabled for longer than six months?

### Protection of the Family Unit

How would your family's lifestyle be impacted if you were unable to earn an income?

Contact the **Tellus Disability Solution Center at 800.883.8744, option 3, option 3** to learn more about Disability income insurance.

*\*"What Do You Know About Disability Insurance" survey, Life Happens, 2018*



For Insurance Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. For use with non-registered products only. Tellus operates under the license of Tellus Brokerage Connections, Inc., AR license #100107713. Products and programs offered through Tellus are not approved for use in all states. 0620 SOLC19-8858-A. 0621

Copyright © 2020 Tellus Brokerage Connections