



Consider this...

Which Income Would You Want?

Option A*

Option B**

Earned Income

\$70,000*

\$68,720**

**Income if sick or
injured and unable
to work**

\$0*

\$43,200**

For Illustrative Purposes only

***Option A shows someone without disability income insurance.**

****Option B shows someone who owns disability income insurance. Earned income is adjusted to illustrate the income after paying the estimated cost for the disability insurance.**

- Rates and benefits shown are for a female age 35 with a guaranteed renewable policy with benefits to age 65. The estimated annual premium is \$1,280 per year.
- Premiums will vary based on age, amounts of coverage, and additional benefits and riders added as well as other risk factors. Disability Income benefits are generally not taxable if the premiums have been paid by the individual.