

## Why is having Short Term Disability insurance important?

Financial experts have long recommended Disability insurance as part of a sound financial plan should you be unable to work due to illness or injury. Your ability to earn an income is indeed one of your most valuable assets! Take a look at some of the key reasons why it pays to have Short Term Disability insurance.

- Just over 1 in 4 of today's 20 year olds will likely become disabled before reaching age 67.<sup>1</sup>
- 1 in 8 workers will be disabled for 5 years or more during their working careers.<sup>2</sup>

Having Short Term Disability insurance can help you cover your essential living expenses and help protect your savings, since it replaces a portion of your income during the initial weeks of a disability.

**If you are unable to work and earn an income due to a disability, you would still most likely want to be able to meet your ongoing financial responsibilities.**

If you have a spouse/domestic partner and/or children most likely they rely on you to help keep the household running. But with 44% of employees surveyed very concerned about having enough money to pay bills during a sudden income loss,<sup>3</sup> you need to make sure your family is financially prepared to handle essential living expenses such as the following if you are unable to work:

- Mortgage
- Car payments
- Food
- Child care/tuition

If you are single, and don't prepare ahead to cover your expenses, you may need to use your savings, sell your property, or borrow money from friends or family to meet your ongoing financial obligations while you recover.

Some of the leading causes of disability include arthritis, heart disease and cancer.<sup>4</sup>



*One of your most valuable assets is your ability to earn an income. Guard it with Short Term Disability insurance.*



continued >>

# How can having MetLife Short Term Disability insurance benefit you?

Having this income protection will provide you with an important financial safety net should you become unable to work and earn an income due to a disability. This plan can help protect you and your family from the impact of your lost income by replacing a portion of it during the initial weeks of a disability.

Please be sure to review the Plan Summary for complete details about this Short Term Disability plan from MetLife. You'll find information about your plan's benefit amounts, estimated rates, terms and conditions.

As one of the nation's leading providers of worksite disability benefits,<sup>5</sup> you can count on MetLife to provide you with caring, compassionate and accurate claims service, if and when you experience a disability.

Your Disability coverage may also include some additional benefits designed to assist you in getting back to work. Please see the Plan Summary for more information.

## ***Why should I enroll now?***

- ✓ Improve your financial security.
- ✓ Enroll now or you may have to wait another year to get Disability insurance.

## ***Enroll today!***

<sup>1</sup> Social Security Basic Facts, October 2015, <http://www.ssa.gov/news/press/basicfact.html>.

<sup>2</sup> July 2013, Council for Disability Awareness website, [http://www.disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp).

<sup>3</sup> The 12th Annual MetLife Study of Employee Benefits Trends, 2014.

<sup>4</sup> Council for Disability Awareness, 2014 Long Term Disability Claims Review, [http://disabilitycanhappen.org/research/CDA\\_LTD\\_Claims\\_Survey\\_2014.pdf](http://disabilitycanhappen.org/research/CDA_LTD_Claims_Survey_2014.pdf).

<sup>5</sup> LIMRA, U.S. Group Disability Sales and In Force Survey, 2014.

Like most group disability insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife sales representative for complete costs and details.

# MetLife

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