

## Individual Disability Insurance

Do your clients have a plan if they get sick or injured and can't work?

Some might think they can depend on workers' compensation, Social Security, Long Term Disability Insurance or personal savings to replace income.

The truth is most injuries don't happen in the workplace. Social Security benefits usually won't offer enough to cover most expenses. LTD might not be enough coverage for high earners. And most Americans don't have the savings needed to withstand a prolonged time away from work.

