

## FIELD AGENT REPORT

Have you ever talked to a person who suffered a disability at work, or outside of work, to where they could not perform their job responsibilities? Did they tell you how hard it was to qualify for long term Social Security disability when their Worker's Compensation or State Disability benefits ran out? Did they also tell you how hard it was financially to live on approximately 55% of their regular income while disabled?

2-important reasons why Knights of Columbus has its own disability insurance program: 1-out-of-every-3 workers suffers' a disability sometime in their career in the U.S. And, the #1 reason families lose their home is due to a disability suffered by the wage earner.

Would you say those are good enough reasons to look at purchasing a Knights of Columbus supplemental Disability Insurance program or, are you thinking this may be right for the other worker but it won't happen to me and my family? Frankly speaking, a good number of couples do not protect themselves in areas of Life Insurance, Long Term Care Insurance or, Disability Insurance until someone too close to them (family or friend) suffers through one of these life conditions, where they start feeling vulnerable and talk about it enough to finally purchase the coverage. But what if you are the family member or friend who suffers through this first and everyone around you starts feeling vulnerable? How does this help you or your family any?

Think about the risk: 1-out-of-every-3 workers will suffer a disability. If you went to a casino and saw a slot machine giving odds of 1-out-of-every-3 pulls wins a jackpot, would you sit there and play it? I think you would! Isn't your family & Estate worth considering this coverage? Disability Insurance has a very reasonable premium cost for what its coverage will provide you in return. Let's sit down and talk about this or other Kof C benefit. Call David Keeling, F.A. (909) 824-1024.