

## WHY CONSIDER DISABILITY INSURANCE?

A disturbing truth can be better told by those experiencing frustration and financial hardship. Social Security is now developing a hard line reputation for those seeking qualification of its disability benefits.

In California, if you get hurt on the job, State Workman's comp will provide approximately 55% of your regular income for a 6-month period. If you get hurt off the job and can't perform your regular work responsibilities, State Disability provides the same benefits. If you are still unable to work after 6-months, your only option is seeking Social Security long term Disability compensation. At one time it would take an average 6-month wait to begin receiving Social security benefit checks. I have been told by those actually seeking this benefit recently, it can take over 18 months and even then, having to hire an attorney to follow thru. The attorney's charge is usually 30% of the 1<sup>st</sup> compensation check or two.

When the State's 6-month/ 55% compensation expires, you have nothing to pay your bills but savings, family support, taking out a loan or, having personal disability coverage. You must satisfy Social Security of your disability completed paperwork from your employer and your doctor who is treating you. You will probably get turned down 2 or 3 times in your compensation request. Then you get frustrated enough to hire an attorney to process your requests thereafter.

The #1 cause of mortgage foreclosures today is not from job loss or the economy. It is due to a wage earner becoming disabled and unable to pay the mortgage. More workers get disabled over those losing jobs. Over 51 million persons (18% of the population) are disabled today (3 in every 10 workers). And who can live on 55% (State & S.S. compensation) of their regular income today or 18 months without any income? Are you thinking like the Knights of Columbus: What if my last check... was my last check?

If this article gives you concern, contact me about this coverage now. One thing however, I cannot give you accurate prices over the phone due to the various pieces of information needed. It honestly requires a meeting. But there is never an obligation to come see you. So let's do this right! Call me, David Keeling Field Agent at (909) 824-1024 or e-mail: david.keeling@kofc.org