



## Disability Insurance One-Pager

Use this when a client needs to understand why income protection deserves real attention.

### ■ Advisor Talking Points

- The paycheck funds the mortgage, savings, childcare, lifestyle, and business obligations.
- Own-occupation coverage is a key policy definition for professional clients.
- Elimination period is the waiting period before benefits begin; reserves should match the wait.
- Benefit period decides how long income replacement can continue.
- Group LTD may be taxable, capped, non-portable, or weaker after the first claim period.
- Useful riders include residual benefits, future increase options, and COLA for longer claims.

### ■ Mistakes to Avoid

- Assuming employer LTD replaces enough income after taxes and caps.
- Skipping the policy definition and comparing only monthly premium.
- Waiting until income rises or health changes before applying.

### ■ When to Refer

- Refer when a client has meaningful earned income and no individual DI.
- Refer when the client is relying on group LTD without reviewing definitions, caps, tax treatment, or portability.
- Refer when a business owner needs overhead expense, buy-sell disability, or key person disability coverage.

#### How Aligned Path Helps

Bring us in when income protection needs a plain-language review of definitions, riders, caps, and underwriting options.

