

PROTECTING YOUR PAYCHECK

For most of us, the idea of not working is an exciting one. We relish weekends and vacations. We look forward to holidays and special occasions. We plan for retirement and count down the number of days until we arrive at the freedom that we have planned for so deliberately.

But what if the end of work comes not with freedom, but with surprise? What if the end of work comes with an illness or an accident that prevents us from doing our job? Will we be prepared? Can we be?

With the help of the Knights of Columbus, members and their families can.

We welcome retirement because we have planned for it. We know when it is coming, we know what it will take to get there, and we know what

We will need when it arrives. But how can we plan for something unexpected? How can we know what we will need when we do not know what will happen?

Disability insurance is often dismissed by working men and women because they think their jobs are fairly safe. Their lives are fairly healthy. Disability — they say — is simply something they will never experience.

The statistics tell a different story.

According to the United States government, a staggering 1 in 4 of today's 20-year-olds will become disabled before reaching the age of 67. The nature of the job is irrelevant. According to the Social Security Administration, 95 percent of all disabling illnesses and accidents happen outside of the workplace.

Consider a typical male, age 35, a non-smoker, who works at an office job with some outdoor responsibilities and leads a very healthy lifestyle. He has a 21 percent chance of being injured or becoming ill and unable to work for three months or longer prior to retirement.

And what happens once that occurs? What happens if your last paycheck is really your last paycheck?

If your illness or injury is among the 95 percent that happen outside of work, workers' compensation will be of no assistance to you. If you plan to rely on the government, you may find that you are among the 64 percent of Americans — including severely disabled Americans — who do not receive any assistance from the government or governmental programs, including Medicare, Social Security and supplemental Security Insurance.

But the situation does not need to be that desperate. Your membership in the Knights of Columbus gives you and your eligible family members exclusive access to disability income insurance that can help safeguard your paycheck.

With Knights of Columbus Disability Income Insurance, you can help make sure that you continue to earn an income, even when you cannot work.

Our disability income insurance is designed to be flexible so that, working with your brother Knight field agent, you can customize it to fit your needs. You choose the monthly benefit amount that's right for you, the elimination period that makes the most sense, and the maximum benefit period for your policy.

And, by purchasing a disability income insurance policy from the Knights of Columbus, you have the added security of knowing that you are doing business with an unapologetically Catholic company that makes sure its investments do not violate Church teaching and which has been repeatedly recognized as a "World's Most Ethical" company.

You owe it to yourself and to your family to make sure that your financial future is secure, regardless of what happens. Don't be caught off guard by surprises. Be on guard and be prepared.

Talk to me, Tim Pugh, your Knights of Columbus field agent, today to learn how easy and affordable disability income insurance can be.

You can contact me at 850-678-0962 or timothy.pugh@kofc.org.