

# FRATERNAL ORDER OF POLICE



**ONE VOICE FOR LAW ENFORCEMENT**

## FINANCIAL SURVIVAL

### Income protection if you become disabled

Your ability to earn income is one of your greatest assets and can be protected in the event of a disability that causes you to lose your paycheck.

You need to be prepared.

- Many families live paycheck to paycheck with no savings
- Disability is the leading cause of bankruptcy
- Workers Comp doesn't always help. Two-thirds of disabling injuries occur off the job.
- Between ages 35 and 65, one-third are disabled at least 3 months and 1 in 7 are disabled for more than 5 years.
- Medical conditions that used to kill now only disable
- Law Enforcement Officers face a higher risk of heart attack and stroke

Our plan provides income protection for accidents or illnesses, whether they occur on the job or off the job. It makes sense to insure your risk and your ability to earn a living.

- Only 1 month of benefit is about the same as 4 years of premiums
- Benefits can be paid as long as you are disabled -- up to age 65 and longer in some cases

#### About the need to protect your income stream

Odds of using auto insurance are 1 in 47

Odds of using home insurance are 1 in 88

Odds of suffering a serious disability between ages 35 and 65 are 1 in 3

If your benefit is \$3,000 per month and you are disabled from age 30 to age 65, the benefit could total over \$1,000,000 and the cost of protection is less than \$2 per day.

*Fraternal Order of Police uses its group purchasing power and national affiliation to provide a broad array of services, products and resources to support the personal and professional needs of its members.*



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