

COULD THIS HAPPEN TO YOU?



82%
Of Federated Disability
Claims Are Due To Sickness,
Not Injury*

Can You Afford to Give Up a Lifetime of Earnings?

Unfortunately, a disability can be like taking a forced, permanent vacation. It's not just the short-term impact of losing your next paycheck. Think about what the total cost of losing your income over a lifetime could be...

Potential Earnings to Age 67 (with 3% annual salary increase)

Your Age	Your Annual Income		
	\$45,000	\$75,000	\$100,000
30	\$2,970,000	\$4,960,000	\$6,610,000
35	\$2,360,000	\$3,930,000	\$5,250,000
40	\$1,830,000	\$3,050,000	\$4,070,000
45	\$1,370,000	\$2,290,000	\$3,050,000

A Federated disability policy can help protect you from this loss of income:

- **Non-Cancelable** – Premium will not increase as long as the payments are made on time.
- **24-Hour Coverage** – You are protected around the clock, on or off the job.
- **Total Disability Coverage** – Our policy bases your benefit on whether or not you can perform your regular* occupation (as opposed to any occupation). This coverage is provided for three years. (*Referred to as Usual Occupation in California.)
- **Partial Disability Coverage** – Federated will pay a percentage of your eligible monthly amount for a period of time while you transition back to full-time employment.
- **Rehabilitation Benefits** – We provide a program that helps you return to work in your current occupation or one that's reasonably suited for you. This benefit will help provide coverage for expenses that are not covered through other programs, plans, or policies.
- **Business Owner Benefit Rider** – This rider provides an additional benefit for 12 months in addition to your monthly disability benefit. This benefit can be used to pay business expenses, to protect profits and ward off competition, or to hire temporary assistance. *Subject to eligibility.*

Protect your greatest financial asset—your ability to work and earn a living. Talk to your Federated representative about how Federated's Income Shield® can help protect you and your family from the catastrophic effects of a disability.

This information is for general information only and should not be considered coverage, legal, tax, or financial advice. The illustrations herein are for the purposes of discussion only and should not be considered an offer of insurance. Coverage will be determined solely by the terms of your policy. A qualified professional should be sought regarding questions specific to your circumstances.

