



Knights of Columbus
INSURANCE
Making a difference for life.

May 2016

Dear Brothers:

Don't Assume You Can't Afford Disability Income Insurance

May is Disability Awareness Month.

One of the biggest mistakes one can make regarding disability insurance is to assume you can't afford it or you won't qualify. Before making that assumption, do some basic research and apply for coverage through the Knights of Columbus. The Order's Income Armor product gives you options that can help you fit this critical protection into your risk management budget.

Here are two ways you can reduce your premium:

1. Choose a two-year or five-year maximum benefit period.

Depending on your age, the best option is probably a policy that pays benefits until you reach age 67. But a two-year or five-year duration benefit period would cover disabilities you might encounter in your working life.

2. Choose a longer elimination period.

An elimination period is the number of days a total disability must exist before benefits begin to accrue. Typical elimination periods are 30, 90, or 180 days. Choosing a longer elimination period lowers the policy's premium. But be sure you have enough set aside in your contingency fund to account for the longer gap.

As your professional insurance agent, risk management is my specialty. Let's talk about how to protect your income, your retirement needs, and your family's financial future.

I encourage you to also do some homework for yourself. Check out the Council for Disability Awareness' website, <http://www.disabilitycanhappen.org>. On the website you will find a number of great tools, testimonials, videos, and statistics to assist you in assessing the benefits of Disability Insurance. Of particular interest are the following:

- **“What Could I Lose?”** A simple tool to calculate your earnable income quotient (EIQ), i.e., the future income that is at risk. From this tool there is a click option to answer a few additional questions about yourself to determine your “Personal Disability Quotient” – the risk you individually face for long term disability;
- **“American's Disability Counter”** A simple tool that is continuously updating the number of disabled Americans today;
- The **“Am I Prepared?”** tool where there is an “Income/Expense Review” tool which helps you assess the gap in your protection; and
- some outstanding video and written “Life Stories” testimonials telling the real life stories of individuals who suffered unexpected long term disabilities that changed their lives.

Contact me today to discuss how Disability Income Insurance can aid you today and in the future.

Fraternally Yours,

George J. Majoué

George J. Majoué

Supreme Council Insurance Field Agent

CA LIC. #0I66577

MOBILE: (805) 478-5200

FAX: (877) 395-2328

E-MAIL: george.majoue@kofc.org