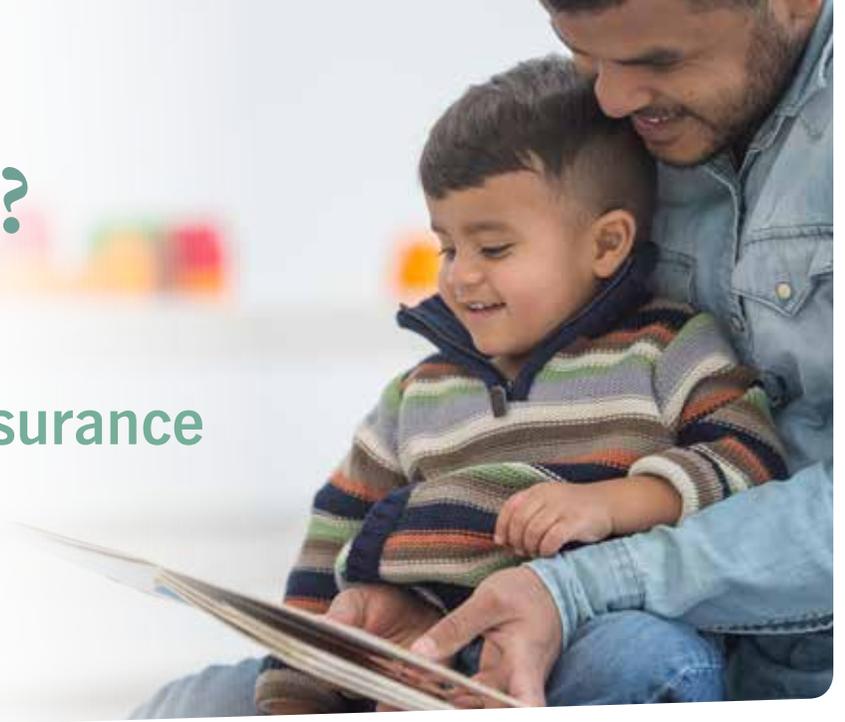


Single? Married? Children?

Here's how disability insurance works for you



When you think of your assets or the things that have value in your life, does your car, house, retirement account or even jewelry come to mind? All of these things have value, but in reality, your greatest asset is your ability to earn a living.

Disability insurance protects this important asset by replacing part of your income when you can't work because of a qualifying illness or injury.

Think about this: If you couldn't work because of a disability, how would you:

- Pay your bills?
- Make car payments?
- Buy groceries?
- Cover your monthly rent or mortgage payment?
- Support your kids and pay for their education?

Would you have enough savings to take care of things? If you don't, you're not alone. That's why disability insurance is for everyone who depends on a paycheck.

Plus, no matter what age you are, disability insurance can help you avoid having to use your retirement savings to cover your expenses while you're out of work. Even a short time away from work due to a disability can wipe out years of savings.

While disability may seem unlikely, it's more common than people think. Unfortunately, more than 1 in 4 of today's 20-year-olds will become disabled before they retire.*

See how disability insurance can work for you:



If you're a young professional/millennial

You may wonder why you need disability insurance when you're most likely healthy and just starting out. Well, do you have enough savings to fall back on if something unexpected happens?

For 20- and 30-year-olds, disability insurance can help:

- Cover rent or mortgage payments.
- Pay for student loan debt.
- Pay for big expenses like clothes, formula and diapers if you have very young children.



How about if you're single

Even if you're single and don't have any children, it's important to get disability insurance when you have expenses and special care needs because you may need:

- To cover your own bills when you can't work so you won't need your parents or siblings to pay for things.
- Extra care for a disability, which means extra money out of your pocket.
- To use all of your savings, even if you have a lot, to cover expenses.

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Life and Disability



You've got your hands full as a single parent

It's up to you to keep your family afloat, emotionally and financially. Start by getting disability insurance to cover day-to-day expenses so you don't have to depend on your parents or siblings for help if you can't work. Disability insurance can help **protect your savings** and help with other expenses like:

- Day care
- Extra care due to a disability



As a stay-at-home parent

You need to make sure your working spouse has enough disability coverage as well as enough funds so you can stay at home in case your spouse becomes disabled. If you need to go back to work because your spouse can't work, you'll have to think about paying for things like:

- Childcare
- Professional wardrobe
- Lunches
- Gas



When you're married without kids

It's important to think about what would happen to you if you lost your spouse's income — whether you're planning on having little ones or are planning life for just the two of you. If you don't plan on having kids, would one income be enough for you to pay off debts like credit card balances, car loans and a mortgage if your spouse couldn't work because of a disability?



And when you're married with kids

You don't want to put disability insurance on the back burner. You'll want to make sure your family can live comfortably. This includes:

- Maintaining your home.
- Keeping your kids in their school.
- Paying for childcare.
- Covering college costs.



And if you're young at heart

Think about how a disability would affect your future. Do you have enough coverage to pay for expenses until you draw retirement? Even if you're still working in your golden years, disability can wipe out your hard-earned savings. In fact, disability insurance is important for seniors because it can help protect your savings and your plans for retirement.

No matter what stage of life you're in, disability insurance can give you security and peace of mind.

Learn more about the role of disability insurance in your financial plans. Visit disabilitycanhappen.org.

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*Council for Disability Awareness website: Disability Statistics (July 2013): disabilitycanhappen.org.

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