

**The statistics are alarming.** Nearly one in four Americans will become disabled before they retire. It's enough to have to look twice for discarded banana peels and open manhole covers before you walk down the sidewalk. But, it wouldn't do you much good. The reality is accidents don't cause most disabilities. Instead, back injuries, cancer, heart disease and other illnesses are usually to blame. And that's precisely why disability insurance should be a core component of your financial life.

# 62%

of personal bankruptcies in 2007 were due to an inability to pay medical expenses.

Source: Harvard study

## What Is Considered A Disability?

There are several definitions of "disability" within a disability insurance policy; therefore there are a few ways that you can be disabled under the terms of the contract. Most simply, a disability is a sickness or injury which interferes with your ability to work.

## Why Choose XML for Disability Insurance?

As an independent insurance agency, XML Insurance Group offers policies from most major underwriters, allowing XML to offer products that best match the needs of the insured. Our success comes from serving our clients, not the insurance companies.



Kevin Patrick Peters is the Founder, Director and Managing Partner of XML Insurance Group. Kevin Peters and his partners have over 60 years of combined

Insurance and Financial Services Experience working with individuals, families, businesses and organizations in the Washington metropolitan area and all across the country.



One Preserve Parkway | Suite 120  
Rockville, MD 20852

Phone: 301-770-5234  
Fax: 301-770-4929

[xmlig.com](http://xmlig.com)



## Make Disability Insurance A Part of Your Financial Safety Net

Nearly one in four Americans will become disabled before they retire. Rely on the experience of XML Insurance Group to help protect you and your family with the right Disability Insurance policy.



# Income Protection When You Need It.

When you fall ill or are injured in an accident, you have enough on your mind without having to worry about where your income will be coming from. Your income, the foundation of the lifestyle you have created, affects you and your

family's everyday activities and plans for the future. Disability insurance gives you the peace of mind that you are financially protected should an injury or illness occur.

## Can I Qualify With My Medical History?

As with any insurance product, there are many variables that need to be considered for qualification. In fact, very few people simply sail through the underwriting process – it is not easy to obtain maximum coverage at competitive rates. However, our experienced disability team will work with the underwriter to provide the best disability coverage available from the insurer. We have the experience and knowledge of the many underwriters out there to even help some of the most difficult cases get disability insurance.



## How Much Does Disability Insurance Cost?

Disability insurance is priced according to a number of factors. Some of these include: the elimination period, benefit period, age, optional riders, premium structure, occupation class, gender, state, health, amount and type of coverage, and benefit amount. As a rule of thumb, you can expect to pay between 1-3% of your annual income for a quality disability insurance plan.

Disability insurance is one of the most vital pieces of your financial plan. If you have not secured a solid income protection plan through disability insurance, your entire financial future may be in jeopardy.

## I Have Disability Insurance At Work. Can I Get More?

**Yes.** Depending on the coverage provided by your employer consideration should be given to adding a supplemental disability insurance policy. This type of policy can increase your percentage replacement of income up from the actual 45% (60% minus taxes during the claim) that you typically receive from an employer, and can guarantee you the ability to have portable disability insurance, as well as likely give you more comprehensive disability coverage.



A supplemental disability insurance policy will often times have a more comprehensive definition of total disability, a significantly better residual disability rider, and can also help protect against inflation with the addition of an optional "Cost of Living Adjustment Rider". Individual disability is also portable and can be carried with you from state to state and job to job.

### Let's continue the conversation.

Call XML today at 301-770-5234 or visit online at [xmlig.com](http://xmlig.com) for additional information about disability insurance and how it can protect you and your family.

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