

MEMBER'S CHOICE[®] Credit Disability Protection

This valuable payment protection makes your monthly loan payment should you become disabled due to a covered illness or injury. With MEMBER'S CHOICE Credit Disability, you'll find comfort in knowing that an emotional tragedy doesn't have to become a financial one.

The need is real.

If you were disabled and your income eliminated or reduced, could you make your loan payments?

Consider these statistics:

- You have a 30% chance of being disabled during your working years.¹
- 65% of workers have no disability coverage.²
- Employer long-term disability typically pays 50% to 60% of salary.³
- 52% of workers say they live paycheck to paycheck.⁴

How much protection do you need?

If you and your family have to draw on your savings to pay off your loan debt, your dreams for the future could be at stake. This worksheet will help you determine if you have adequate financial resources to maintain your family's lifestyle if you become disabled. If there is a gap between what your family will need and current coverage, you may want to consider MEMBER'S CHOICE Credit Disability.

Benefits of MEMBER'S CHOICE Credit Disability

- Simple eligibility requirements
- Fast, easy enrollment
- Premium included in loan payment for added convenience

Disability Protection Worksheet

Monthly income

Employer disability coverage (net of taxes) ⁵	\$ _____
Individually owned disability coverage	\$ _____
Spouse's income (net)	\$ _____
Other income	\$ _____

Total income \$ _____

Monthly expenses

Mortgage(s)/rent	\$ _____
Car payment/transportation	\$ _____
Credit card	\$ _____
Other loan payments	\$ _____
Utilities	\$ _____
Food	\$ _____
Child care	\$ _____
Retirement savings contribution	\$ _____
Educational savings	\$ _____
Other expenses	\$ _____
This loan	\$ _____

Total expenses \$ _____

Total income less expenses \$ _____

⁵Carefully review your employer's plan to determine coverage, limitations and taxability. Consult your tax advisor for additional information.

¹Society of Actuaries, 2003

²America's Health Insurance Plans, 2004

³American Council of Life Insurers, 2003

⁴National Underwriter Online News Service, 2003



Check with the credit union for details of this coverage, including exclusions and limitations. Some of the MEMBER'S CHOICE protection solutions are insurance products available through CUNA Mutual Insurance Society.