**DISABILITY BENEFITS GAP LETTER**

Must be approved by your firm’s home office compliance department prior to use.

Date

Name

Address

City, State Zip

Dear ,

**Re: How to Protect Your Income**

One of your most important assets is not your home, your bank account, or other possessions. It’s your ability to earn an income. But what would happen if that income stopped? That’s where disability insurance comes in. It provides an income to you and your family if you are unable to work because of illness or injury.

Although a disability is behind a significant number of home foreclosures and personal bankruptcies, insuring against it has not been a high priority for most people because many assume they’re already covered through Social Security, state-mandated Workers’ Compensation or employer-provided group plans. However, there are numerous holes in this safety net of coverage.

If your employer offers disability coverage, take the time to find out if the coverage would be sufficient to meet your income replacement needs in the event of a disabling illness or accident. If it’s insufficient, your employer may offer you the option to increase your disability benefit, often through a voluntary payroll deduction. Another option is to purchase coverage on your own.

Please feel welcome to contact me if you would like to review your disability income insurance coverage. A very important part of my role as your financial professional is to help assess if you would be OK financially in the event that a disability keeps you out of work for an extended period of time.

Best regards,

Rep Name

(Title)