


# What if this had been you?

A man with short brown hair, glasses, and a light blue polo shirt is smiling at the camera. He is sitting in front of a window with white blinds. The background is slightly blurred, showing green foliage outside.

When Bill Reid didn't show up at his sister Michelle's home on New Year's Eve, everyone was worried. Around 9 p.m., a call to an area hospital confirmed the family's fears. Bill had been in a horrific car accident. The accident caused brain trauma, which left Bill with chronic short-term memory loss and made it impossible for him to return to work.

Fortunately, Bill had disability insurance. The benefits Bill receives have allowed him to stay in his home and lead an active life, something that wouldn't have been possible without the coverage.

Would you be OK financially if an accident or illness prevented you from working for a month ... a year ... permanently? An insurance professional can help you protect your paycheck with disability insurance.

To learn more about disability insurance visit [www.lifehappens.org/DI](http://www.lifehappens.org/DI).