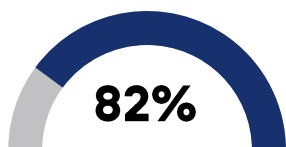


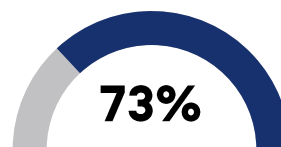
Disability & Life Facts



Key information to help you make your payment protection decision

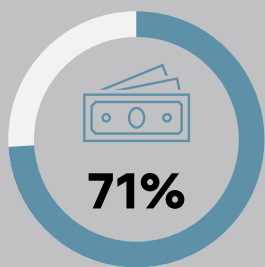


of consumers report being likely to get payment protection on a future loan. ¹

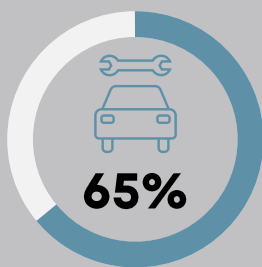


of consumers said they had experienced one or more financial difficulty. ¹

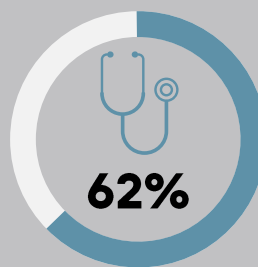
85% of consumers stated one or more concern that a life event could impact their ability to make loan payments. Top concerns include: ¹



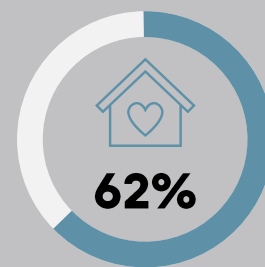
unexpected expenses



car repair costs



getting sick or injured



change in household



1 in 4 of today's 20-year-olds will become disabled before reaching age 67. ²



> 1 in 8 of today's 20-year-olds will die before reaching age 67. ²

Consumers elect payment protection to gain: ¹



peace of mind



personal security



family protection

Frequently Asked Questions

Won't my sick leave through work take care of my expenses?

Many sick leave plans are for a limited period of time.

Doesn't my worker's comp or employee disability insurance cover the same thing? Why should I consider payment protection?

Employer disability plans typically pay only a portion of your regular income. This may be insufficient to pay all your debts and bills and maintain your standard of living.

What about my other life insurance coverage? Isn't that enough?

Insurance is a great way to plan for the unexpected. Likely, when you took out your insurance policy, you didn't have the same amount of debt you do now.

We have two incomes. Isn't that enough?

Your family's current standard of living is based on two incomes. If one income is reduced or lost, that could have a significant impact on your family and finances.

I won't get sick. Why should I consider payment protection?

It's great to be healthy today, but you can't predict the future. It's good to be prepared in the event an illness or injury prevented you from working for a period.

How does enrollment work?

The process is straightforward. Once eligibility is determined, enrollment is completed at the financial institution. No health exam is required to enroll.

Who should I contact if I have additional questions?

Talk to your financial institution for more information and other questions related to payment protection options.

The choice to elect or decline payment protection is yours. It's up to you to examine your need, consider the cost, and decide for yourself.

¹ TruStage Consumer Lending Preferences Study, March 2025, N = 1,011

² Social Security Administration, Fact Sheet, December 2024