

# 10 Reasons Why You May Not Need to Consider Disability Income Insurance (DI)

*Sometimes in order to help see your true need we need to agree on the realities of life. People do not consider their need for disability income (DI) because they honestly believe that somehow things will be taken care of. They don't know how or why they think this, but they do. Here are some reasons why you may not need to consider DI.*



### You do not have to consider DI:

1. If your spouse can easily go to work and can get a second job that will produce enough revenue to replace your lost income.
2. If the income you are losing can easily be replaced by the kids working a paper route, at a fast food restaurant, or both.
3. If your mortgage holder or landlord will understand that you cannot pay because sickness or injury and they are willing to cooperate with you until you are able to go back to work.
4. If the County will understand that you are unable to pay property taxes and is willing to forgive and excuse these taxes until you get back on your feet.
5. If your family can walk everywhere they need to go or if friends and family won't mind shuttling them around to wherever they need to go if they lose their cars for failure to make payments.
6. If the doctors who provide treatment won't mind not getting their bills paid because they took an oath.
7. If you have been very diligent and are willing to use five to ten years' worth of saved income to meet your daily living needs.
8. If you have coverage through work and will always remain with this employer and this employer will always offer this protection to you and you will never have a negative change in health.
9. If you are 100% sure that you will never become sick or injured and unable to work.
10. If you have a trust fund that you don't mind depleting.

*All of these reasons are tongue-in-cheek because we know that everyone who works for a living has to consider the impact on their lives if the unexpected should occur and their income should be interrupted.*

Source MDRT Member.

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**Disability Income Insurance. Own it. Income is vital to your financial health.**



**John Edward, MBA**  
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