



# *Voluntary Disability*



# Can you cover your expenses if you become totally disabled?

■ Your family depends upon your paycheck. Therefore, if you were suddenly disabled and unable to work, would you be able to pay your bills?

Statistics show that two out of 10 people between the ages of 35 and 65 will become disabled for three months or longer. Workers are 20 times more likely to be disabled before reaching 65 than they are to die.\*

You can protect your paycheck with a voluntary disability plan from your employer and American United Life Insurance Company®. This plan will pay you a percentage of your paycheck if you become totally disabled and unable to work. It is offered at low group rates through payroll deduction.

**WATCH FOR ADDITIONAL INFORMATION ON THE TIME AND PLACE OF THE ENROLLMENT MEETING.**

Take a look at how important it is to protect your income. Complete the following list of your monthly expenses.

## Disability Needs Analysis

Expense	Amount you spend each month
Mortgage/Rent	_____
Transportation	_____
Food	_____
Utilities	_____
Clothing	_____
Taxes	_____
Credit Card Debt	_____
Medical Bills	_____
Entertainment	_____
Other Expenses	_____
<b>Total of your monthly income needs</b>	_____

*\*National Association of Insurance Commissioners via Los Angeles Times, December 1, 1999*

## About AUL

American United Life Insurance Company® (AUL) is a diversified company offering 401(k) plans and other retirement plan products; individual, group and credit insurance; and annuities. Headquartered in Indianapolis, AUL is licensed to sell in 49 states and the District of Columbia. AUL is the founding member of OneAmerica Financial Partners, Inc., and can trace its history back to 1877. As of Dec. 31, 2001, OneAmerica™ had more than \$11.5 billion in assets.

© 2002 American United Life Insurance Company

# CREATING TOMORROW'S ANSWERS

## *Group Alternatives*



*American United Life Insurance Company®  
One American Square, P.O. Box 368  
Indianapolis, IN 46206-0368  
[www.aul.com](http://www.aul.com)*