

SaveSmart

Are you covered in an emergency?

WOMEN NOW MAKE up nearly half of the U.S. workforce, and they're increasingly the primary or sole earners for their families. But just 38% have short-term disability insurance, and less than a third have long-term coverage.

Disability insurance can help replace most of your paycheck if illness or injury prevents you

Disability insurance protects income.

from working for a time. "Income is most people's biggest asset, not their house or portfolio," says Ameriprise Fi-

nancial's Judith Rosenthal.

Find out what type of group disability insurance your employer offers. Some have both short-term and/or long-term disability coverage. (This coverage likely isn't portable; if you leave your job, it terminates.)

If you're covered by a long-term group policy, see if a typical monthly payout will handle most of your basic expenses. If that falls short, then look into buying supplemental coverage through an individual long-term policy.

Shop for a policy that replaces the most income and offers the longest benefit period that you can afford. Aim to cover at least 60% of your income, and make sure the monthly payments will last at least until Social Security benefits would kick in. Under 30? Consider a policy that offers lifetime benefits; it would be relatively inexpensive for you. **W**

— Sharon Epperson

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