Why professionals should have disability coverage for student loan debt.

Professionals such as doctors, dentists and veterinarians are now graduating with average student loan debt approaching $200,000. And if they lose their ability to work that debt can lead to significant financial problems — especially when it happens early in their careers. Here’s why:

Loan payments are a bigger burden early in a career.

Average student loan payments as a percentage of monthly income

Chances of being disabled are higher than most expect.

Student loan protection offers more income replacement than disability coverage alone. And we’re the only individual disability income carrier to offer it.

Up to $2,000

Amount of optional extra monthly coverage available over and above maximum issue limits (depending on educational degree)