

How are disability premiums determined?

Financial Planning

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Disability premiums are based on your age, sex, occupation and the amount of potential lost income you are trying to protect.

In general, the lower the chance that your occupation puts you in harm?s way, the lower the premium. The higher the chance of injury, the bigger the premium. So, for instance, an accountant working in an office would have much lower disability premiums than a construction worker.

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