

Connie Golleher Quoted in Kiplinger's Retirement Report



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In a recent article discussing long-term disability insurance, Kiplinger's Retirement Report quoted Connie Golleher, Holleman Company COO.

"You likely have homeowners insurance, and you may have life insurance," the article stated. "But if you're still working, have you protected your income?" It then explained how disability insurance can be one effective way to protect one's standard of living if an illness or accident prevents someone from working.

"Most states require employers to provide disability coverage for a few weeks or months," Connie told Kiplinger's, adding that "many employers don't offer coverage beyond that. Even companies that offer longer-term coverage tend to just cover 50% of income." Connie also noted that it may sometimes be worth it for an employee to supplement an employer's plan. Protecting income is particularly important as you get older, she said, since "you're likely building up the last of your retirement savings and health problems accelerate."

Above all, Connie reminded Kiplinger's readers that "disability insurance is not about you, it's about your family not having to deal with the consequences [of a breadwinner's disability]."