



Travis Guthman

## It Can Happen to You

Life can change in an instant, and that life-changing moment may be as simple as sending a text message. That's what happened to Travis Guthman.

Travis and his wife, Wendy, moved back to where he had grown up when they had the opportunity to buy his grandparents' farmhouse. They felt it was an ideal place to raise their six kids. They also decided to put their prior experience to work and open up a pizzeria.

It was on a busy day—typical of one so many parents have—that Travis juggled driving and arranging a meet-up for his son. While he had pulled over to read the text, he decided to answer it while driving back home. That's when, distracted by his phone, he hit a concrete footing on a narrow bridge—a route he had taken hundreds of times before.

The accident landed him in the hospital with a shattered pelvis and other injuries so severe that it has taken him almost two years and countless surgeries just to be able to walk with the help of a leg brace. During this time, he hasn't been able to work, and admits the family would have lost the pizzeria if it hadn't been for the disability insurance that his insurance professional Tom Bader helped him put in place.

\*U.S. Social Security Administration, January 2016

The monthly payment from his disability insurance has allowed the Guthmans to pay their ongoing bills and expenses and keep food on the table. "I didn't have to pull money out of the restaurant to live on; instead I could continue paying the employees and keep things running," he says. "Without disability insurance we would have been in a world of hurt. You think it will never happen to you, until it does. Disability insurance has been a huge blessing for our family."

Did you know that Social Security disability benefits average \$1,166 a month, and are typically paid only if you can't work for a year or more.\* If you rely on your paycheck to make ends meet, you need disability insurance. Learn more at [www.lifehappens.org/DI](http://www.lifehappens.org/DI).

