

PROTECTING YOUR INCOME

See Why You Need To Protect Your Income With Disability Insurance

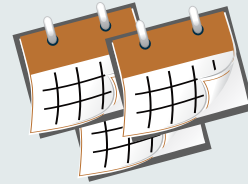
DO I NEED DISABILITY INSURANCE?

See why you need to protect yourself today!

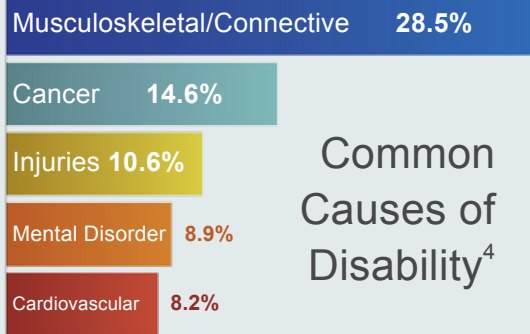
1 in 4 

Of today's 20-year-olds will become disabled before they retire!¹

Two and a Half Years!



The average Disability term!²



Common Causes of Disability⁴

240 TIMES

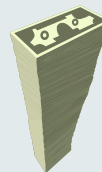
People are 240 times more likely to incur a disabling injury than suffer a fatal injury³

WHAT'S AT STAKE?

 1 in 2

Americans would be in financial trouble in less than a month if they were too sick or hurt to work.⁵

30-Year-Old earning \$50,000 a year



Could earn more than \$4.5 Million by age 65!

AM I PROTECTING WHAT'S MOST IMPORTANT?

People protect their homes, cars, lives and even identities with insurance. But often don't think to protect against the threat of becoming disabled.

Home Lives **Income** Cars Identity Long Term Care

¹ Social Security Administration, Fact Sheet, March 2011. ² 2010 Gen Re Disability Fact Book. ³ National Safety Council, Injury Facts, 2012 edition. ⁴ Council for Disability Awareness 2012 ⁵ The Life and Health Foundation for Education (LIFE) survey conducted by Kelton, April 2012.

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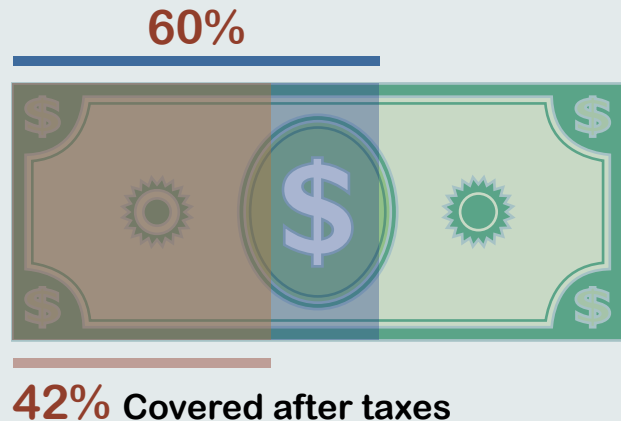
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AREN'T I ALREADY PROTECTING MY INCOME?

Employer Offerings

GROUP LONG-TERM COVERAGE

Typically only covers **60%** of your gross income and the benefits are usually taxable (and capped at a certain amount). This means your take-home pay is further reduced!



Government Laws and Programs

Workers' Compensation:

Less than **5%** of disabling accidents and illnesses are work related; the other **95%** would not be covered.¹

Social Security:

Of the **2.8 Million** workers who applied for Social Security disability benefits in 2011, **65%** were denied.²

Can your family live on \$1,130 a month? That's the average monthly benefit paid by Social Security Disability Insurance at the end of 2012.²

DI Resources

- Calculate your chances of a disability - www.whatsmypdq.org
- Official Government Disability Website- www.disability.gov
- Council for Disability Awareness- www.disabilitycanhappen.org

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¹ Council for Disability Awareness, Long-Term Disability Claims Review, 2011

² Social Security Administration, Office of Disability and Income Security Programs, 2012.