

DISABILITY REALITY CHECK



Are You at Risk?

What are the chances you could be out of work for an extended period of time due to an illness or accident? Greater than you think, according to the Society of Actuaries.

A look at the numbers:

Chances a white-collar worker, age 35 to 65, will suffer a disability lasting 90 days or more:

Male

1 in 4

Female

1 in 3



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Could You Afford to Become Disabled?

Would you survive financially if you were to be out of work for an extended period of time due to an illness or accident? Based on nationwide statistics, chances are you wouldn't.

A look at the numbers:

70% Working Americans who don't have savings to meet short-term emergencies

100 Million Workers who don't have private disability income insurance

350,000 Personal bankruptcies due to unexpected illness or injury

72% Workers without long-term disability coverage

Sources: A.G. Edwards, Council for Disability Awareness, U.S. Dept. of Labor, Bureau of Labor Statistics




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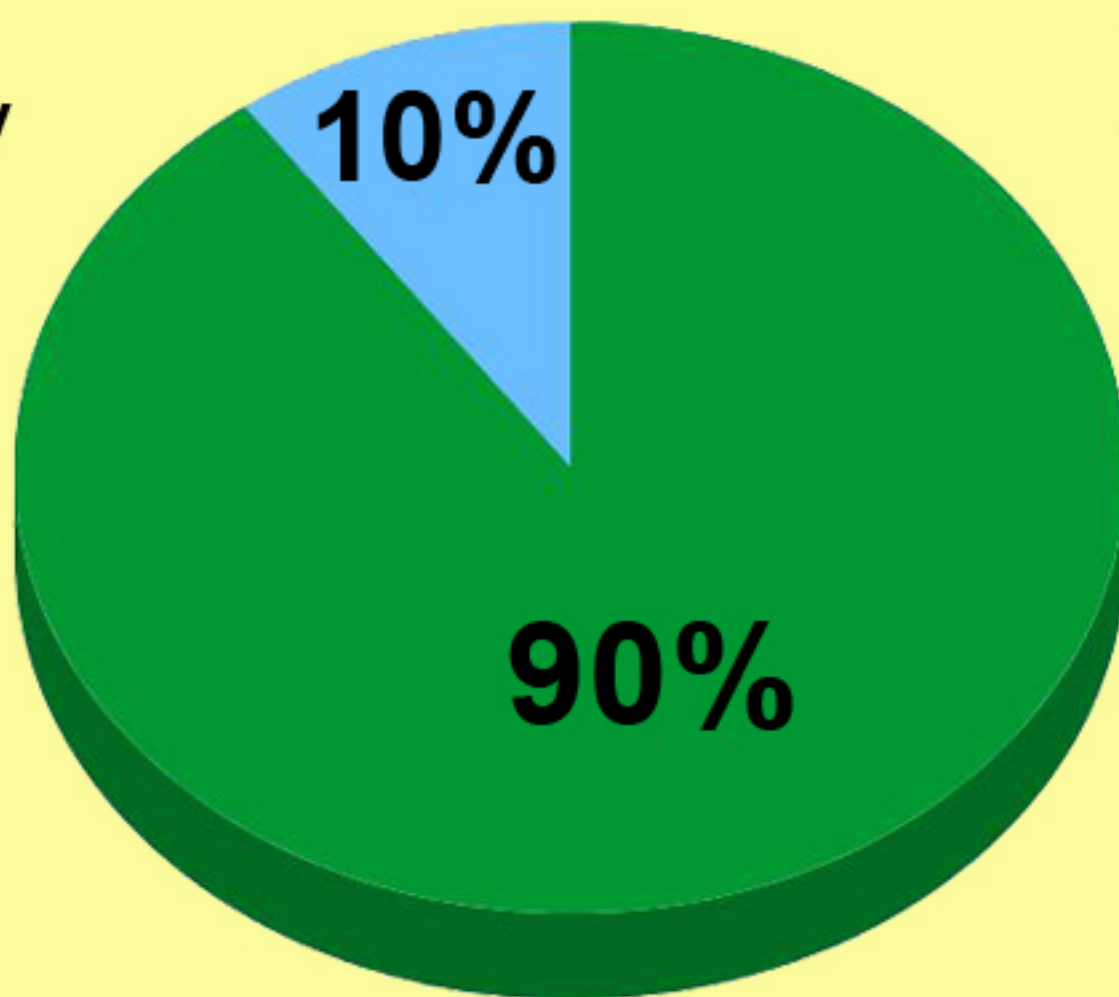


Think you don't need disability income protection because you work in an office and don't hang glide in your free time?

The leading causes of disability are in fact due to illness, not accidents. The medical conditions causing the most disabilities among workers are cardiovascular problems, musculoskeletal conditions and cancer.

 Disabilities due to injury

 Disabilities due to illness



Source: JHA 2002 U.S. Group Disability Rate and Risk Management Study



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How Much Income Do You Stand to Lose?

The loss in future earnings to a person in the prime of his or her working years, earning \$50,000 a year, and becomes permanently disabled is significant.

A look at the numbers:

**35 year old:
\$2,000,000 million**

**45 year old:
\$1,000,000 million**

*Source: America's Health Insurance Plans, Disability Insurance:
A Missing Piece in the Financial Security Puzzle, 2004*



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