The odds of becoming disabled

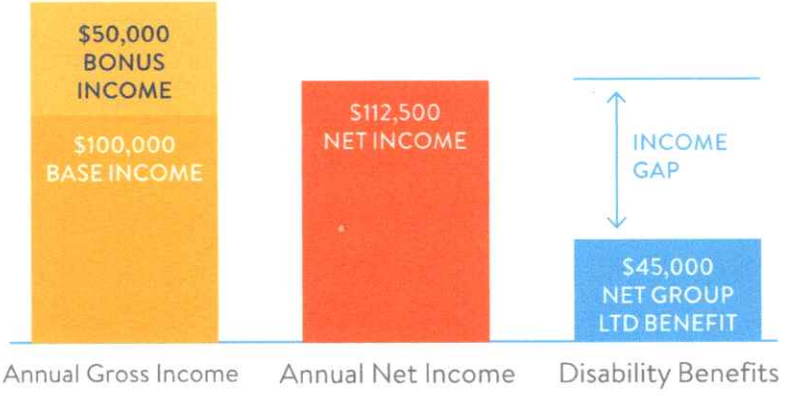
Disability can happen to anyone. Anytime. Anywhere.

No one plans to become disabled. If the unforeseeable happens and you become too sick or hurt to work, individual disability income insurance can help protect a portion of your earned income for the things that matter to you.

Odds of an IRS audit[1]	Odds of being a victim of identity theft[2]	Odds of becoming too sick or hurt to work[3]
1 in 104	1 in 14	1 in 4

Understanding coverage you may already have

Many people know the group long-term disability (GLTD) benefits made available to them in the form of a company's employee benefits package will pay a portion of their income should they become disabled. Identifying the actual portion of income covered by GLTD benefits, and which benefits are taxable is essential in identifying the "gap" in your disability income coverage.

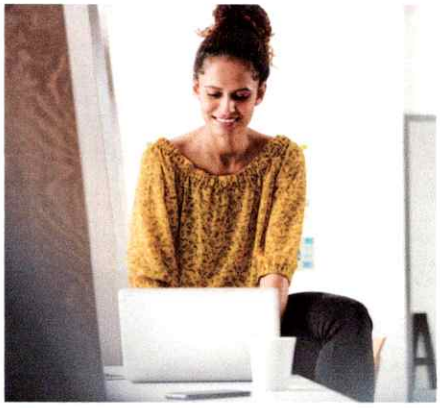


The above example assumes an effective tax rate of 25% and a Group LTD plan paid for by the employer that provides up to $5,000 per month.

[1] Kiplinger. What are the odds the IRS will audit your tax return? And what should you do if it is? June 3, 2016.

[2] U.S. Department of Justice. Victims of Identity Theft, 2014.

[3] Social Security Administration. Fact Sheet, September, 2017.



Your income makes the life you enjoy possible

What happens if you're unable to work due to a disabling injury or a prolonged illness? How long do you think you could maintain your current lifestyle without earning an income?

One less "what if?"

While we can't predict the unexpected, we can help prepare for it. Disability Income (DI) insurance replaces a portion of your income when you're too sick or injured to work.

DI benefits can be used for anything, such as:

- ☐ Mortgage
- ☐ Utilities
- ☐ Credit card payments
- ☐ Auto loans
- ☐ Personal loans
- ☐ Retirement contributions
- ☐ Student loans
- ☐ College or child care
- ☐ Groceries or dining out

1:4 workers will become disabled during their working years[1]

1:8 workers will experience a long-term disability that lasts longer than five years[2]

2.6 yrs. average duration of a long-term disability[3]

Almost 90% of long-term disabilities are caused by illnesses such as cancer, heart disease, arthritis, multiple sclerosis and lupus[4]

Disability income insurance replaces your income — and helps you maintain financial health.

[1] Social Security Administration Fact Sheet, December 2019

[2] Commissioner's Disability Insurance Tables A and C, assuming equal weights by gender and occupation class

[3] Council for Disability Awareness, The Average Duration of Long-Term Disability is 31.2 Months (Jan. 2016), https://blog.disabilitycanhappen.org/the-average-duration-of-long-term-disability-is-31-2-months

[4] Integrated Benefits Institute, 2018 Health and Productivity Benchmarking, Long-Term Disability