

PROTECTING YOUR INCOME

When it comes to becoming too sick or hurt to work, many people think, "It won't happen to me." But, are you willing to risk your dreams by betting the odds?

See why you need to protect your income today...

DO I NEED INCOME PROTECTION?

1 IN 4 OF TODAY'S 20-YEAR-OLDS WILL BECOME DISABLED BEFORE THEY RETIRE.¹

THE AVERAGE LONG-TERM DISABILITY ABSENCE LASTS OVER **TWO AND HALF YEARS.**²



Calculate *your* chances of a disability at www.whatsmypdq.org

HOW MUCH IS AT STAKE?

A 30-YEAR-OLD EARNING \$50,000 A YEAR COULD EARN MORE THAN **\$4.5 MILLION BY THE AGE OF 65.**

1 IN 2

Americans would be in financial trouble in less than a month if they became too sick or hurt to work.³

YOUR INCOME PAYS FOR THE BIG THINGS:



HOME



CAR



RETIREMENT SAVINGS

YOUR INCOME PAYS FOR THE LITTLE THINGS:



GYM MEMBERSHIP



SMARTPHONE SERVICE



CHILDREN'S DANCE LESSONS

BUT IF YOU BECOME TOO SICK OR HURT, YOU COULD LOSE THEM ALL.



Calculate *your* lifetime earnings potential at www.whatsmyeiq.org

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 their incomes.



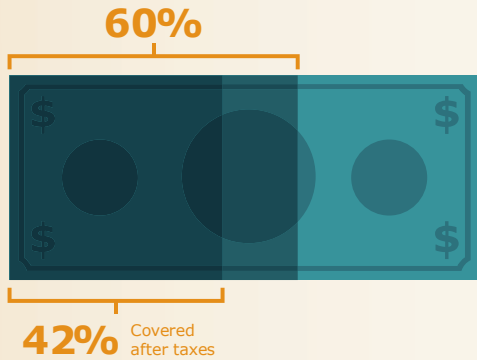
240 TIMES

PEOPLE ARE 240 TIMES MORE LIKELY TO INCUR A DISABLING INJURY THAN SUFFER A FATAL INJURY.⁴

AREN'T I ALREADY PROTECTING MY INCOME?

YOU MAY THINK YOU'RE COVERED, BUT THE PROTECTION YOU HAVE LIKELY WON'T BE ENOUGH.

EMPLOYER OFFERINGS



GROUP LONG-TERM DISABILITY 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 & PROGRAMS

WORKERS' COMPENSATION:

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



SOCIAL SECURITY:

Of the **2.8 MILLION** workers who applied for Social Security disability benefits in 2011, **65%** were denied.⁶



CAN I AFFORD INCOME PROTECTION?

The premium for individual disability income insurance is typically just **1% - 3%** of what you earn, often less than:



Income protection is for **everyone**. If you're earning an income and can't afford to retire tomorrow, you need disability income insurance. Talk to your local financial professional today.

SOURCES:

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



WE'LL GIVE YOU AN EDGE®