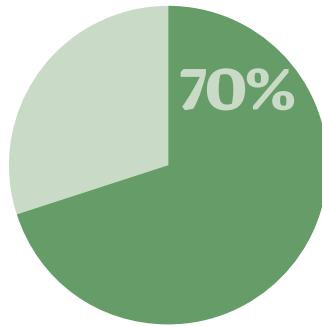


The disability insurance gap:

Do you really need group disability insurance?

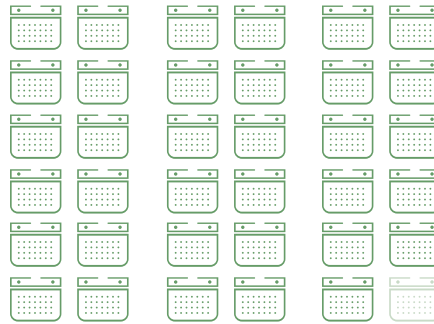
1 in 4 workers will suffer a disability in their career.¹



70% of Americans are living from paycheck to paycheck.²



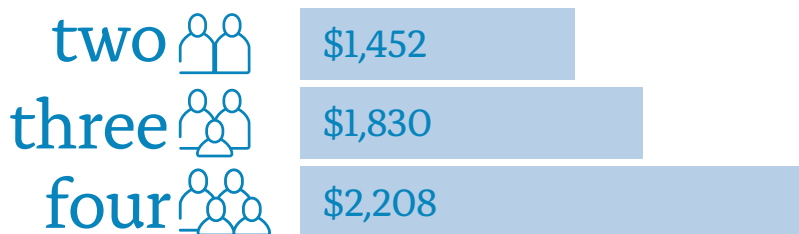
90% of disabilities are caused by illnesses rather than accidents, which means they could happen to anyone, at any time.³



The average individual disability claim lasts **34.6** months.⁴

Social Security Disability Insurance (SSDI) might NOT replace income as you'd expected.

The average monthly benefit from SSDI is **\$1,280⁵**—well below the federal poverty guidelines for a family of⁶



Up to **70%**

of applications for Social Security disability benefits are initially denied, and the appeals process can take two years or more.⁷

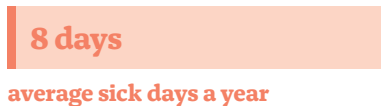
You might NOT qualify for workers' compensation.

Only **1%** of disabling accidents or illnesses are work related, so **99%** are not covered by workers' compensation.⁸



How much sick leave do you have?

According to the U.S. Department of Labor, employees with paid sick leave receive an average of **eight sick days** a year.⁹ Imagine what happens on day nine.



Do you have enough in emergency savings?

Many American adults don't have any emergency savings, while 40% said their savings would cover living expenses for only **90 days**.¹⁰



Protect what you've worked so hard to build. Ask about group disability insurance today.

^{1,8,10} Council for Disability Awareness, Disability Statistics, 2021.

² Forbes, Shock Poll: 7 in 10 Americans Live Paycheck to Paycheck, February 2022.

^{3,4} Kiplinger, Are You Underestimating Your Need for Disability Insurance?, September 9, 2020.

⁵ Social Security Administration, Helpful Facts About Social Security Disability Benefits, 2021.

⁶ Federal Register, Annual Update of the HHS Poverty Guidelines, February 1, 2021.

⁷ Disability Benefits Center, Top 5 Reasons Why Disability Claims are Denied, 2022.

⁹ U.S. Bureau of Labor Statistics, Paid Sick Leave: What is Available to Workers?, January 12, 2021.

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51 Madison Avenue
New York, NY 10010

AR08105.042022 SMRU 1680061