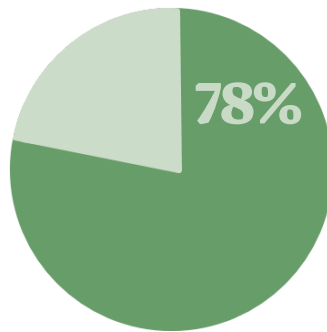


The disability insurance gap:

Do you really need group disability insurance?

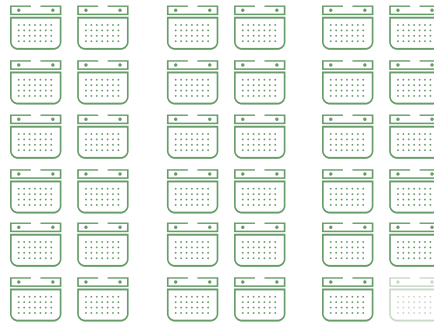
1 in 4 workers will suffer a disability in their career.¹



78% of Americans are living from paycheck to paycheck.²



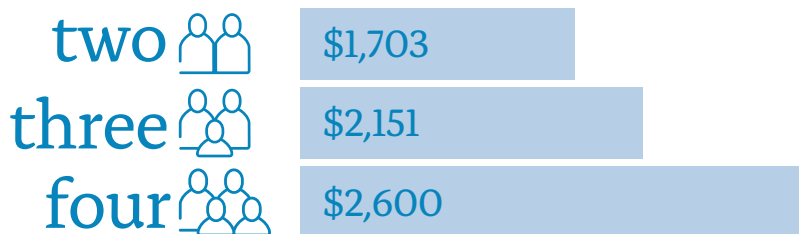
90% of disabilities are caused by illnesses rather than accidents, which means they could happen to anyone, at any time.³



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 **\$1,538⁵**—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

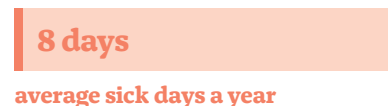
You might NOT qualify for workers' compensation.

Only **9%** of disabling accidents or illnesses are work related, so **91%** 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 (56%) said they either don't have any emergency savings, or 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.

^{1,5} "Fact Sheet: Social Security, Social Security Administration, June 30, 2024.

² Forbes, Living Paycheck to Paycheck Statistics 2024, April 2, 2024.

^{3,4,7} Council for Disability Income Awareness, October 8, 2024

⁶ Federal Register, Annual Update of the HHS Poverty Guidelines, January 17, 2024.

⁸ Guardian's 12th Annual Workplace Benefits Study, 2023.

⁹ U.S. Bureau of Labor Statistics, Paid Sick Leave: What is Available to Workers?, September 19, 2024.

¹⁰ Bankrate's 2024 Annual Emergency Savings Report, June 20, 2024

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