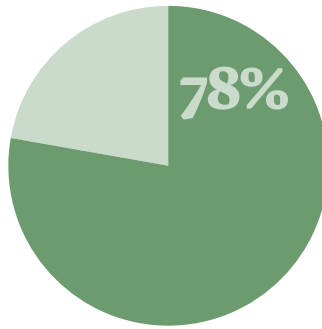


The disability insurance gap:

Do you really need group disability insurance?

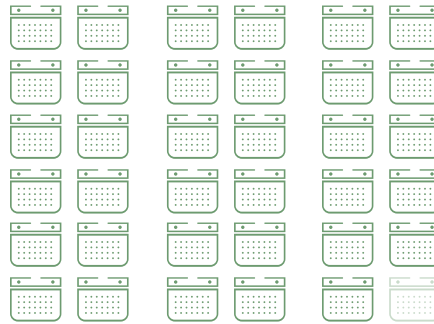
1 in 4 workers will suffer a disability in their career.¹



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

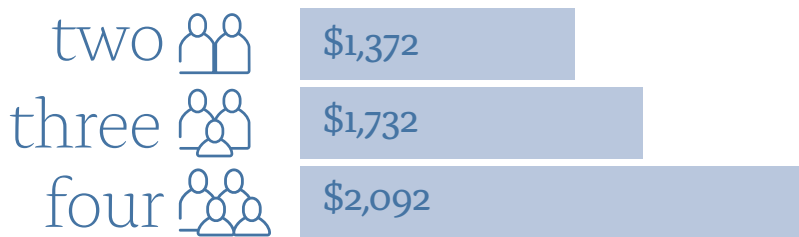


The average individual disability claim lasts

34.6 months.⁴

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

The average monthly benefit from SSDI is \$1,197⁵—well below the federal poverty guidelines for a family of⁶



64%

of applications for Social Security disability benefits are initially denied, and the appeals process can take months—even years.⁷

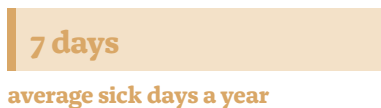
You might NOT qualify for workers' compensation.

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



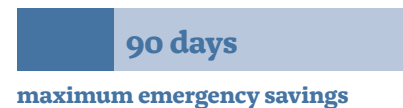
How much sick leave do you have?

According to the U.S. Department of Labor, employees with at least **one year** of service receive an average of **seven sick days** a year.⁹ Imagine what happens on day eight.



Do you have enough in emergency savings?

Many American adults don't have any emergency savings, while 48% said their savings would cover living expenses for only **90 days**.¹¹



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

¹ U.S. Social Security Administration, The Facts about Social Security's Disability Program, 2018.

² CareerBuilder, Living Paycheck to Paycheck is a Way of Life for Majority of U.S. Workers, According to New CareerBuilder Survey, August 24, 2017.

³ Integrated Benefits Institute, IBI Health and Productivity Benchmarking: Long-Term Disability Program, 2017

^{4,10,12} Council for Disability Awareness, Disability Overview, 2018.

⁵ U.S. Social Security Administration, Monthly Statistical Snapshot, March 2018

⁶ U.S. Department of Health & Human Services, Federal Poverty Level (FPL), 2018.

⁷ Disability Benefits Center, I've already been denied disability benefits twice. Is it worth continuing to pursue benefits? February 9, 2018

^{8,11} Council for Disability Awareness, Disability Statistics, March 28, 2018.

⁹ U.S. Bureau of Labor Statistics, TED: The Economics Daily. Accessed on May 2018.

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