

Group Disability Insurance

Will you have enough money saved to cover your daily expenses?

Even if your paycheck stops, time won't. See how you compare with other Americans.



Only **51%** of Americans can pay bills for **three months** without their paycheck.¹



People typically have **25%: nothing saved.**¹
56%: less than \$1,000 saved.²



One in seven American workers are disabled for five years or more during their working years.³



Many people think their chances of becoming disabled are very low. **In reality, 25% of those entering the workforce today will suffer a disability during their working years.**⁴

For example, a typical male, age 35, 5 feet 10 inches tall, weighing 170 pounds, a nonsmoker, who works in an office, has some outdoor physical responsibilities, and has a healthy lifestyle, has the following risk:

A **24%** chance of becoming disabled for **three months or longer** during his working career.

If he becomes disabled, there is a **38%** chance that the disability will last **five years or longer.**

If the same person used tobacco and weighed 210 pounds, the risk would increase to a **47%** chance of becoming disabled for three months or longer.

¹ "More than half of Americans have less than three months' worth of expenses in an emergency fund," Bankrate, July 21, 2021.

² "56% of Americans can't cover a \$1,000 emergency expense with savings," CNBC, January 19, 2022.

³ "Disabled People in the World in 2021: Facts and Figures," Inclusive City Maker, November 26, 2021.

⁴ "Chances of Disability: Disability Statistics," Council for Disability Awareness, September 30, 2021.

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