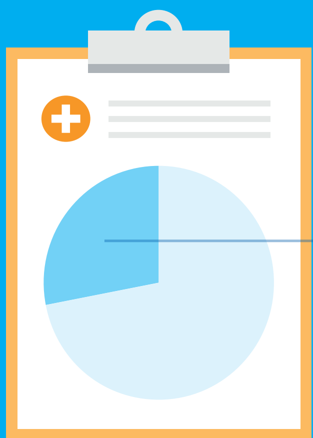
Why You Need Disability Insurance

The Risk of Disability is Real



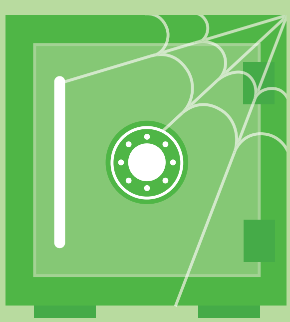
MORE THAN 25%
of today's 20-year-olds will become disabled during their career.[1]

Top 5 Causes of Long Term Disability Claims[2]

- Muscle/bone disorders **28.6%**
- Accidents **10.3%**
- Mental disorders **8.3%**
- Cancer **15.1%**
- Cardiovascular **8.7%**

Over half of Americans are Financially Unprepared for a Period of Disability

52%
of adult Americans have no savings earmarked for emergencies.[3]



Disability Insurance Helps You Pay for Things That Medical Insurance Doesn't Cover

- Utilities
- Rent/mortgage
- College loans
- Child care

1 U.S. Social Security Administration, Facts. https://www.ssa.gov/disabilityfacts/facts.html. Accessed June 2, 2017.
2 Council for Disability Awareness, 2014 Long Term Disability Claims Review.
3 U.S. Federal Reserve Board, Report on the Economic Well-Being of U.S. Households in 2016, May 2017.

Standard Insurance Company
The Standard Life Insurance Company of New York

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