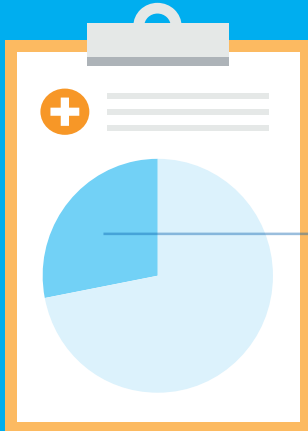




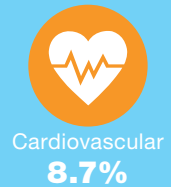
Why You Need Disability Insurance

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 Claims²



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.

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