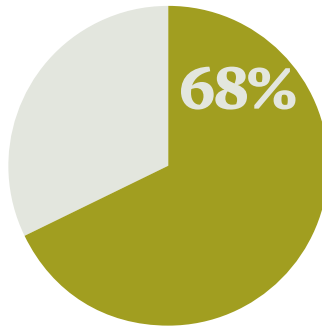
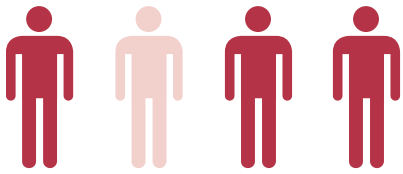


The disability insurance gap:

Do you really need group disability insurance?

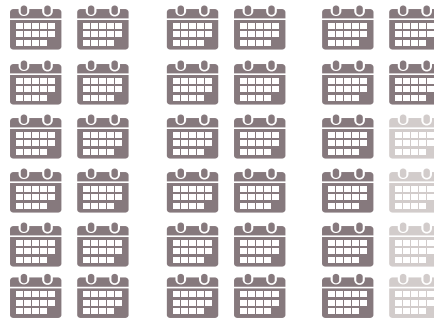
1 in 4 workers will suffer a disability in their career.¹



68% of Americans would find it difficult to meet their current financial obligations if their next paycheck were delayed for just one week.¹



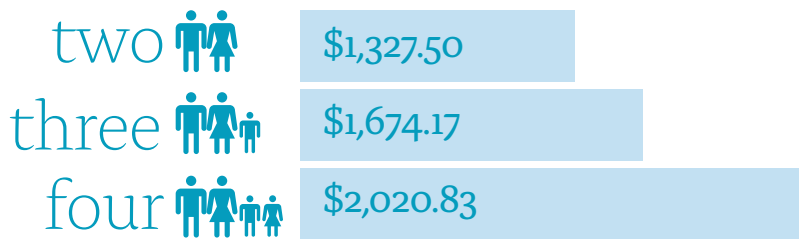
90% of disabilities are caused by illnesses rather than accidents, which means they could happen to anyone, at any time.¹



The average individual disability claim lasts 31.6 months.¹

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

The average monthly benefit from SSDI is \$1,165²—well below the federal poverty guidelines for a family of³



65%

65% of applications for Social Security disability benefits are initially denied, and the appeals process can take months—even years.¹



The Company You Keep®

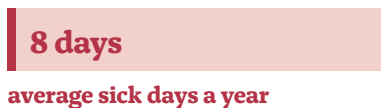
You might NOT qualify for workers' compensation.

Less than **5%** of disabling accidents or illnesses are work related, so **95%** are not covered by workers' compensation.¹



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 **eight sick days** a year.⁴ Imagine what happens on day nine.



Do you have enough in emergency savings?

Roughly a third of American adults don't have any emergency savings, while 47% said their savings would cover living expenses for **90 days** or less.⁵



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

¹ Disability Statistics, Council for Disability Awareness, 2013.

² U.S. Social Security Administration, The Facts About Social Security's Disability Program, 2015.

³ Center for Medicaid and CHIP Services (CMCS), 2015 Poverty Guidelines, 2015.

⁴ U.S. Bureau of Labor Statistics, National Compensation Survey, 2015.

⁵ "Millions of Americans have Little to No Money Saved," NeighborWorks America, March 31, 2015.

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