

Why Do You Need Group Disability Insurance Protection?

A disability or illness can strike at anytime.

- **3 in 10 Americans entering the workforce today will become disabled before they retire.¹**
- **1 in 7 will be disabled for five years or longer.²**
- **The average long-term disability absence lasts 2 ½ years.³**
- **350,000 personal bankruptcies every year are blamed on injuries and unexpected illnesses.⁴**

With over 90% of disabling accidents and illnesses not work related⁵, these uncontrollable events can make it difficult for you to earn a living and protect your family's financial well-being.

1. The American Journal of Medicine, June 4, 2009

2. Life and Health Insurance Foundation for Education, Nov 2005

3. Commissioners Disability Table, 1998, Health Insurance Association of America, NY Times, Feb 2000

4. "Illness and Injury as Contributors to Bankruptcy," Health Affairs, Feb 2, 2005

5. Social Security Administration, Office of Disability and Income Security Programs