

Playing the Odds with Your Future?

Plan for the things you **can** protect against, like a loss of income due to illness or injury.



mountain lion attack
1 in 1,068,681,429¹



shark attack
1 in 3,748,067²



lightning strike
1 in 700,000³



Don't get distracted by this:
low odds

Pay attention to this:
high odds



Experiencing a disability during your working years **1 in 4⁴**



Causes of a disability **90% illness vs. 10% injury⁵**



Average duration of a long-term disability **2.5 years⁶**

Fact:

Disability happens to more people, more often than you may think — and it lasts longer too.



Surprised?

Most people are. If you became too sick or injured to work, your paycheck would likely stop — that's where disability income insurance comes in.



Don't play the odds with your financial future.

Speak to your Financial Representative to learn more about how individual disability income insurance works to protect your income.

¹ https://www.mountainlion.org/newsstory.asp?news_id=1670
² <https://www.thewildlifemuseum.org/exhibits/sharks/odds-of-a-shark-attack/>
³ <https://news.nationalgeographic.com/news/2004/06/flash-facts-about-lightning/>
⁴ U.S. Social Security Administration Fact Sheet, December 2018.
⁵ Council for Disability Awareness 2014 Claims Review.
⁶ 2011 Gen Re U.S. Individual DI Risk Management Survey.