

Playing the odds with your future?

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



shark attack
1 in 5,000,000¹



plane accident
1 in 1,200,000²



lightning strike
1 in 15,300³



Don't get
distracted by
low odds

Pay attention to
high odds



Experiencing a
disability during
your working
years 1 in 4⁴



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



Average duration
of a long-term
disability
2.6 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.silive.com/news/2021/07/what-are-the-chances-of-being-attacked-by-a-shark-in-the-us.html>

² <https://simpleflying.com/how-safe-is-flying/>

³ <https://www.abc15.com/news/local-news/odds-of-being-struck-by-lightning-are-not-as-rare-as-you-think>

⁴ U.S. Social Security Administration Fact Sheet, March 2024.

⁵ Integrated Benefits Institute, 2018 Health and Productivity Benchmarking, Long-Term Disability.

⁶ Council for Disability Awareness, The Average Duration of Long-Term Disability is 31.2 Months (Jan. 2016), <https://blog.disabilitycanhappen.org/the-average-duration-of-long-term-disability-is-31-2-months>

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