

# Playing the odds with your future?

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



Don't get distracted by **low odds**



shark attack  
**1 in 5,000,000<sup>1</sup>**



plane accident  
**1 in 1,200,000<sup>2</sup>**



lightning strike  
**1 in 15,300<sup>3</sup>**



Pay attention to **high odds**



Experiencing a disability during your working years **1 in 4<sup>4</sup>**



Causes of a disability **almost 90% illness vs. 10% injury<sup>5</sup>**



Average duration of a long-term disability **2.6 years<sup>6</sup>**

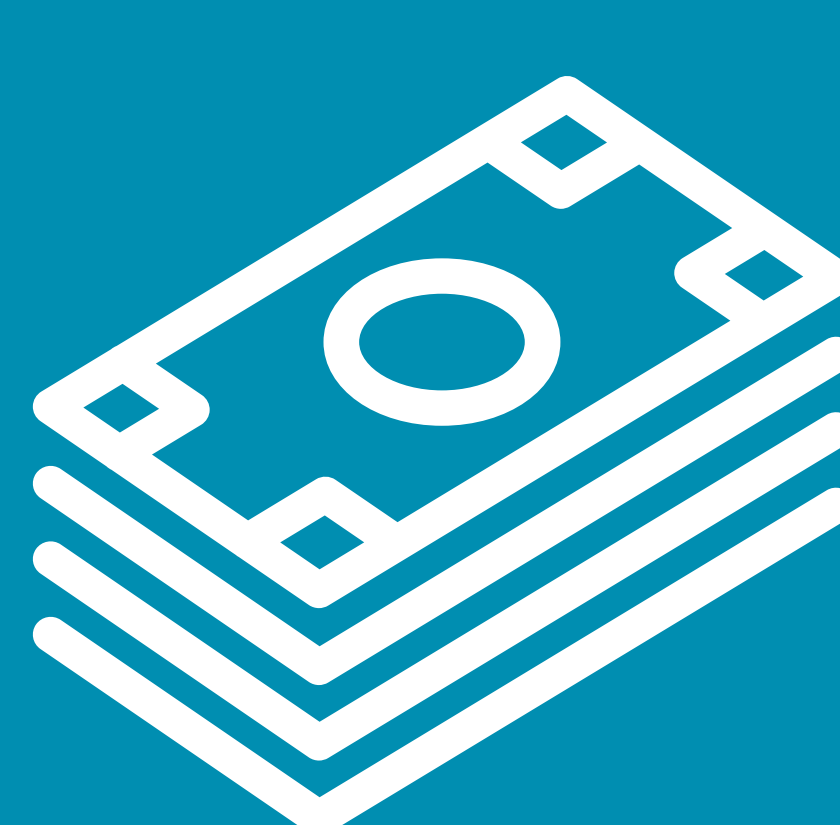
## Fact:

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.**

<sup>1</sup> <https://www.silive.com/news/2021/07/what-are-the-chances-of-being-attacked-by-a-shark-in-the-us.html/>

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

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

<sup>4</sup> U.S. Social Security Administration Fact Sheet, June 2022.

<sup>5</sup> Integrated Benefits Institute, 2018 Health and Productivity Benchmarking, Long-Term Disability

<sup>6</sup> 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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