

# 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 1,068,681,429<sup>1</sup>**



shark attack  
**1 in 3,748,067<sup>2</sup>**



lightning strike  
**1 in 700,000<sup>3</sup>**



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

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>**

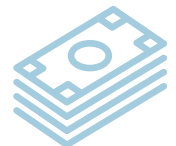
## Fact:

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://mountainlion.org/2016/01/13/what-are-the-odds/>

<sup>2</sup> <https://www.floridamuseum.ufl.edu/shark-attacks/odds/compare-risk/death/>

<sup>3</sup> <https://news.nationalgeographic.com/news/2004/06/flash-facts-about-lightning/>

<sup>4</sup> U.S. Social Security Administration Fact Sheet, June 2020.

<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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