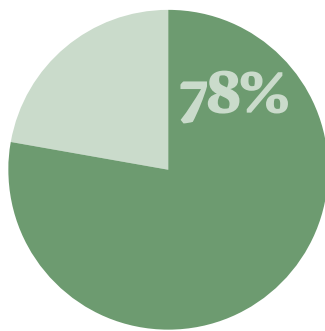


The disability insurance gap:

Do you really need group disability insurance?

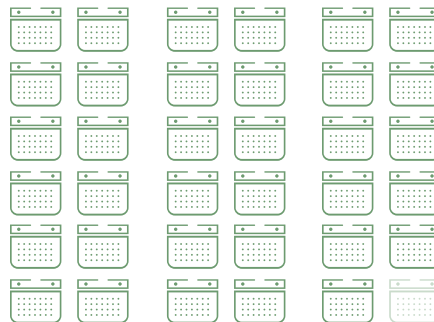
1 in 4 workers will suffer a disability in their career.¹



78% of Americans are living from paycheck to paycheck.²



90% of disabilities are caused by illnesses rather than accidents, which means they could happen to anyone, at any time.³

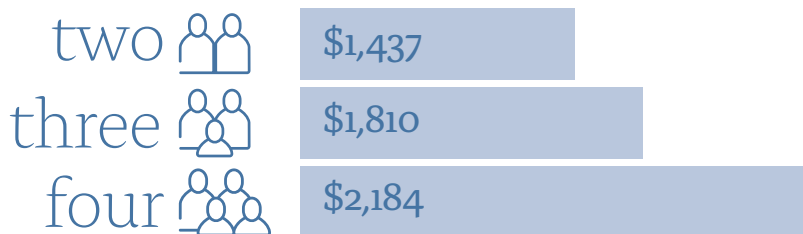


The average individual disability claim lasts

34.6 months.⁴

Social Security Disability Insurance (SSDI) might NOT replace income as you'd expected.

The average monthly benefit from SSDI is **\$1,234**⁵—well below the federal poverty guidelines for a family of⁶



Up to **70%**

of applications for Social Security disability benefits are initially denied, and the appeals process can take two years or more.⁷

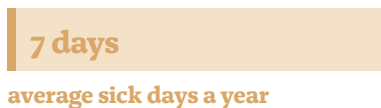
You might NOT qualify for workers' compensation.

Only **1%** of disabling accidents or illnesses are work related, so **99%** are not covered by workers' compensation.¹



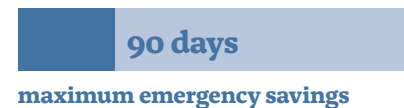
How much sick leave do you have?

According to the U.S. Department of Labor, employees with at least **one year** of service receive an average of **seven sick days** a year.⁸ Imagine what happens on day eight.



Do you have enough in emergency savings?

Many American adults don't have any emergency savings, while 48% said their savings would cover living expenses for only **90 days**.¹



Protect what you've worked so hard to build.
Ask about group disability insurance today.

¹ Council for Disability Awareness, Disability Statistics, 2018.

² HR Daily Advisor, How Many of Your Employees Live Paycheck to Paycheck?, January 2, 2020.

³ Business Insider, 3 Things to Know About Disability Insurance During a Global Health Crisis, March 18, 2020.

⁴ Council for Disability Awareness, Disability Overview, 2018.

⁵ Social Security Administration, The Faces and Facts of Disability, 2020.

⁶ Federal Register, Annual Update of the HHS Poverty Guidelines, January 17, 2020.

⁷ Disability Benefits Center, Top 5 Reasons Why Disability Claims are Denied, 2020.

⁸ SurePayroll, How Many Sick Days Should You Give?, May 28, 2019.

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