

Facts from LIMRA

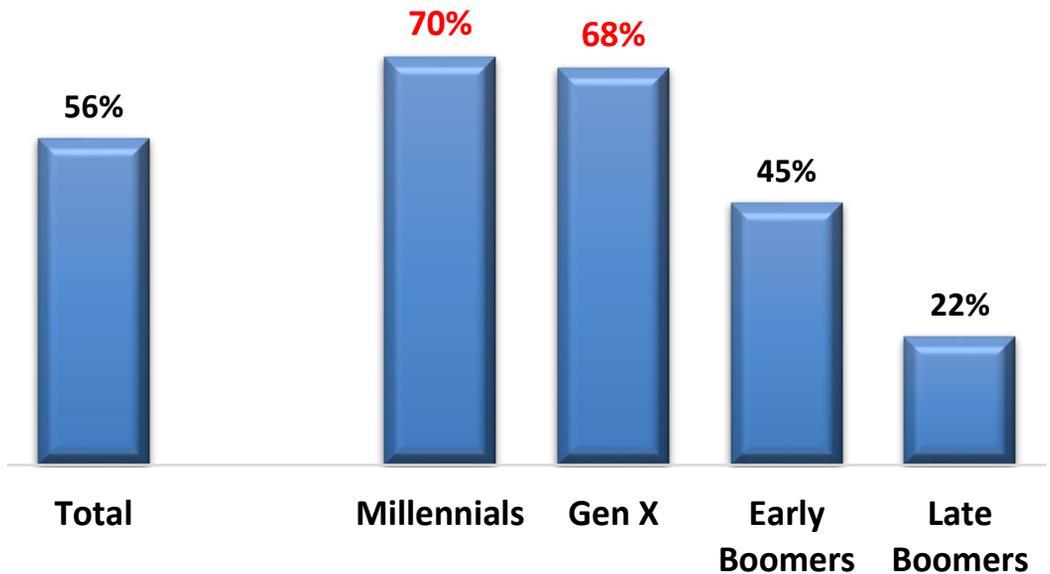
2016 Disability Insurance Awareness Month

A majority of consumers worry about facing a disability but only one third have disability insurance.

Disability Awareness Month presents an opportunity to share the most current knowledge about disability insurance with advisors and consumers. LIMRA has compiled consumer attitudes and ownership to get out the latest research of disability insurance.

Fact: Just over half of working Americans worry about the effects of a disability. Among younger workers the percentages are higher:

Percentage of consumers concerned about supporting themselves if disabled and not able to work

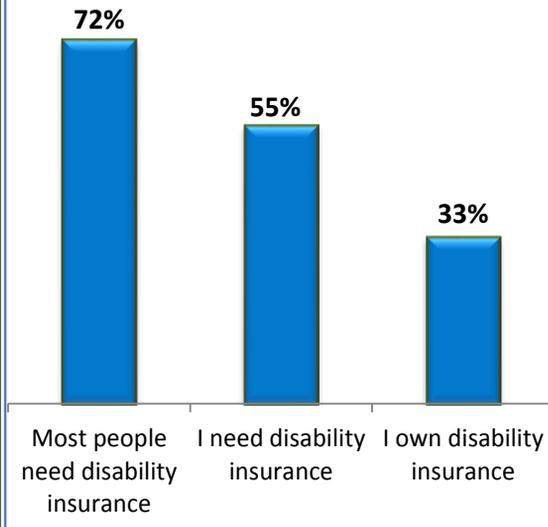


Source: 2016 Insurance Barometer Study, LIMRA, Life Happens

Fact: The average worker faces a 3 in 10 chance of suffering a job loss lasting 90 days or more due to a disability.

Fact: More than half of all personal bankruptcies and mortgage foreclosures are a consequence of disability

7 in 10 working Americans understand the importance of disability insurance, yet only one third have coverage



Fact: The Social Security Administration estimates that one in four 20 year-olds in the workforce today will suffer a disability before they retire.

Fact: The percentage of women who receive benefits as disabled workers has risen steadily over the years. In 1990, 35 percent of women received SSDI benefits. The latest figures show nearly half of all SSDI recipients are women.

Fact: A study by Unum on 10-years of disability insurance claims reveals significant increases in musculoskeletal issues and joint disorders. Unum identified two specific trends driving the increases: aging baby boomers staying in the workforce longer and obesity, with more than a third of U.S. adults classified as overweight or obese.

When armed with facts, advisors can better communicate the benefits and dispel the misunderstandings about disability insurance.

Information sources: LIMRA, Life Happens, Unum, Council for Disability Awareness (CDA), and Social Security Disability Insurance (SSDI)

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