

Why do I need Income Protection? I'm invincible

- One-third of all people between the ages of 30 and 64 will become disabled sometime in their lives. (Source: Health Insurance Association of America)
- At age 32, the chance of being disabled for 90 days is 6.5 times greater than the chance of death. (Source: National Association of Insurance Commissioners)
- Each year, one person in eight will suffer disability. (Source: National Association of Insurance Commissioners)
- 75 percent of disabilities are caused by an illness rather than an accident. (Source: Commissioner's Disability Table)
- In the first year following an paraplegia, living expenses average \$259,531 per person. (Source: National SCI Statistical Center, 2005)
- Only 17 percent of small businesses offer disability coverage. (Source: Life Insurance Market Research Association)
- 48 percent of VA Mortgage Foreclosures are attributed to disability. (Source: FHA, Disability Income Concepts, 1998)
- 82 percent of American workers have inadequate or no disability protection. (Source: Consumer Federation of America and American Council of Life Insurers, 2003)