

## Could a disability happen to me?

### What's more likely?

Many workers think these events are more likely than becoming disabled during their careers.<sup>1</sup> But here are the actual odds:



In fact, nearly **40 million** American adults live with a disability.<sup>3</sup>

### Disability insurance: What's the cost?

Disability insurance can help protect your finances if you become disabled, but many people don't know how affordable it can be:



**34%** of workers surveyed said they did not enroll in long-term disability because they cannot afford it.<sup>4</sup>

#### COST COMPARISON: How disability insurance stacks up

SHORT TERM DISABILITY*	<b>\$ .70</b>	LONG TERM DISABILITY*	<b>\$ .80</b>	NEWSPAPER	<b>\$ 1.00</b>	COFFEE	<b>\$ 1.50</b>
DAILY COST							

\*Average cost per day to cover 60% of a \$50,000 annual salary. Premium will vary based on the plan selected.

Many people think they're more likely to win the lottery than become disabled during their working years. Unfortunately, that's not the case. That's why it's smart to be prepared.

### Can you afford NOT to be protected?

Life's expensive. If you were disabled and couldn't earn your paycheck, how would you cover expenses like these?



#### EXPENSE WORKSHEET

Mortgage or rent
Home maintenance
Car payment, maintenance
Food, clothing, utilities
Property taxes
Insurance: home, car, health, life
Medical expenses
Educational expenses
Retirement savings
Medical expenses
Credit payments
Miscellaneous
Total

### LOW COST GROUP DISABILITY CONTACT

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MORE

**Be prepared.**

For information on how disability insurance can protect you and your family, contact your employer or your Unum representative.