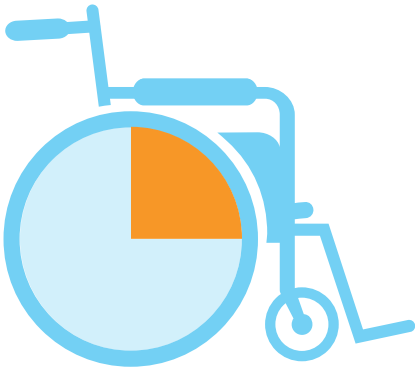


# Why Income Protection Matters

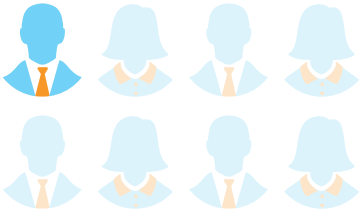
Group long term disability (LTD) insurance offers a base of income protection for most employees, but this is often not enough coverage for those earning more than \$100,000 per year. When discussing income protection with your clients, ask them the following questions to uncover the need for further protection provided by individual disability insurance (IDI).

Are They  
Aware of the Chances  
of a Disability?

A worker entering  
the workforce today has a  
**25% CHANCE**  
of becoming disabled before retirement.<sup>1</sup>



**ONE IN EIGHT WORKERS**  
will be disabled for five years or more  
during their working careers.<sup>2</sup>



Would They  
Be Prepared if They  
Lost Their Income?

**50%**  
**OF AMERICANS**  
said they'd draw from  
savings or investments  
to pay their bills if they  
couldn't work.<sup>3</sup>



**57%**  
**OF AMERICANS**  
said they only had enough  
money to pay for six months  
or less of bills.<sup>3</sup>

Do They  
Understand Their Current  
Level of Coverage?



**60%**  
is the average percentage of income  
replaced by a group LTD policy.<sup>4</sup>



The typical maximum  
monthly benefit offered by  
a group LTD policy.<sup>4</sup>

## Make the Connection for Your Clients

Explain how existing coverage may  
not provide adequate protection.



Demonstrate the ways in which  
IDI can support clients in  
the case of disability.

Standard Insurance Company

The Standard Life Insurance Company of New York



1 U.S. Social Security Administration Fact Sheet, February 7, 2013.

2 Council for Disability Awareness Commissioner's Disability Insurance Tables A and C, assuming equal weights by gender and occupation class. Available at [http://www.disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp). Accessed July 3, 2013.

3 Council for Disability Awareness, Consumer Disability Awareness Study, 2014.

4 The Standard internal data. Available at [https://www.standard.com/di/17301\\_0114.pdf](https://www.standard.com/di/17301_0114.pdf). Accessed April 2014.



**Count on The Standard**

The Standard ranks among the leading individual disability insurance carriers in the nation. You can be confident that our disability products are high in quality and we can pay what we promise — now and in the future. In the event you become disabled and need to make a disability claim, you'll discover our exceptional service. Our goal is to give you the kind of expert, friendly service we wish for ourselves and our families.

For more information, contact our Individual Disability Sales Support Team at 800.992.4446.