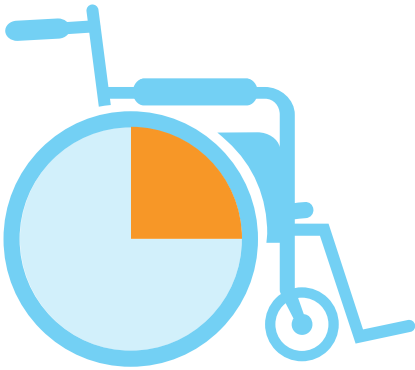


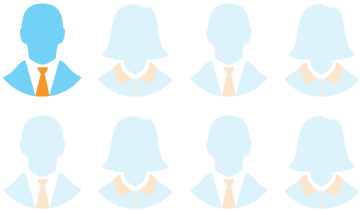
# Why Income Protection Matters

Are You  
Aware of the Chances  
of a Disability?

An individual 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 You  
Be Prepared if You  
Lost Your 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 You  
Understand Your Current  
Level of Coverage?



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



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

## Protect Your Income with Individual Disability Income Insurance

It's possible your employer provides group long term disability (LTD) insurance, which offers a base of income protection for employees. However, LTD often doesn't provide enough coverage for professional occupations. Unlike LTD, individual disability income insurance can cover incentive pay. Benefits may also be tax-free, allowing you to keep more of your money when you need it most.

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.



**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 Insurance Team at 800.247.6888 (800.378.6057 in New York).