

Disability Insurance: Who Needs It?

Colonial Life
Making benefits count.

**BENEFITS
SELLING
2008
READERS'
CHOICE
AWARDS**

Ask most people to think about their most valuable asset, and they'll mention their home, their car, their jewelry or other possessions. But for most of us, our most valuable possession isn't any of those things: It's our ability to earn a living.

And just as you would insure your car, your home, and other valuable possessions, you need to insure your income in case you are no longer able to work.

Colonial Life's disability insurance provides a source of replacement income if you're unable to work due to a covered illness or accident.

If becoming disabled may seem unlikely, the odds may surprise you:

- **Three out of every 10 workers between the ages of 25 and 65 will experience an accident or illness that keeps them out of work for three months or longer.**
Source: The Council for Disability Awareness, 2007 Disability Awareness Survey Findings
- **26.2 million disabling injuries were reported in 2006; 3.7 million of those were work related.***
- **A disabling injury occurs every second.***
- **The cost of unintentional injuries in 2006 was \$652.1 billion.***
**Source: Injury Facts, National Safety Council, 2008 edition*

For all these reasons, almost anyone who works — whether they're single, married, with children or without — should consider disability income insurance.

Talk with your Colonial Life benefits counselor today to find out how you can help protect one of your greatest assets — your income.

The other thing to keep in mind is that an accident or illness that keeps you out of work for a period of time can be very costly. That's because people who become disabled not only need to continue providing for loved ones, but for themselves as well. A disabling injury or illness could lead to medical bills, modifications to your car or home, or other unforeseen needs that can be quite expensive.

- **71% of American employees surveyed are now living paycheck to paycheck.**
American Payroll Association, "Getting Paid In America," September 2008.
- **96% of disability claimants surveyed in a national poll reported that they might have suffered financial hardship without their disability coverage.**
- **More than half say they definitely would have suffered financial hardship.**
AHIP and Harris Interactive, "Survey of Disability Income Insurance Claimants," June 2008.