

Which Job Do You Prefer?

Circle which job you prefer....

| | <u>Job A</u> | <u>Job B</u> |
|---------------------------------|--------------|--------------|
| While working, this job pays... | \$3,000 | \$2,950 |
| If disabled, this job pays... | \$0 | \$2,000 |

You Should Know...

- ✓ Working Americans by far underestimate the risk of becoming disabled - 64% of wage earners think their chances are only 2% when, in fact, the chance of becoming disabled for 90 days or more is about 30%. (*)
- ✓ If you are under 35, chances are one in three that you will be disabled for at least six months during the course of your career. (**)
- ✓ Each year around 5% of working Americans will experience a short-term disability (six months or less) due to illness, injury, or pregnancy.
- ✓ Only 40 percent of US Households have enough in liquid savings to cover at least three months of recurring expenses, and only 28 percent can cover at least six months. (**)
- ✓ Three out of ten American Adults indicate they can't pay an unexpected \$400 bill without having to carry a balance on their credit card or borrow from friends, family or the bank. (**)
- ✓ Medical bills contribute to over 60% of personal bankruptcies that are filed, and they also contribute to more than half of all home foreclosure filings. It's been estimated that disability causes foreclosure 16 times more often than death does. (*)

* Source: lifeinsure.com

** Source: Council for Disability Awareness