

# IT'S YOUR LIFE

## How Long Can You Live Without a Paycheck?

*Disability is more common than you think.*

As long as you have the ability to earn an income, you are able to accumulate assets and provide for yourself and your family. But what would happen if you became disabled and could no longer work?

The odds of becoming disabled are compelling. Consider these statistics:

- More than 10% of Americans between the ages of 18 and 64 have a disability.<sup>1</sup>
- Nearly 90% of disabilities aren't work related and, therefore, don't qualify for work-comp benefits.<sup>2</sup>
- 100 million Americans are not protected by private disability insurance.<sup>3</sup>

Owning a disability income insurance policy should be a necessity, like other insurance you have to protect other assets. For instance, you insure your home, car, and possessions — don't neglect to protect the income that pays for them.

Disability insurance can help ensure that money will continue to come in the door to help pay your bills if a sickness or injury prevents you from performing the material and substantial duties of your regular occupation.

Contact your local Federated representative to discuss ways Federated can help you address the catastrophic impact of a disability as part of your overall insurance program.

<sup>1</sup> U.S. Census Bureau, *Selected Social Characteristics in the United States: 2009*.

<sup>2</sup> National Safety Council, *Injury Facts, 2008 edition*.

<sup>3</sup> Council for Disability Awareness, *Long-Term Disability Claims Review, 2005*.

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