Firsthand knowledge matters

Chances are good that you know someone like David, the IT consultant whose disabling illness cost him his job. Nearly nine million adults are receiving Social Security Disability Insurance benefits in 2014; however, SSDI provides for very basic income protection, and most adults do not have any additional private disability insurance to which to turn.

It turns out that knowing someone with a disability greatly impacts a worker's outlook on his or her own risk of a disability — and that leads to action. According to our survey, those who know someone with a disability believe it's more likely they could also become disabled (70 percent versus 50 percent).

In fact, our survey found that 30 percent of those with disability insurance have it, in part, because they know someone who has experienced a disability. And among those who don't have the coverage, one in 10 said they would consider buying the coverage if they knew someone who became disabled.

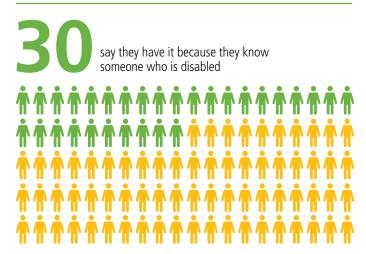
Raising the profile of those with disabilities may be one of the simplest ways to increase awareness of the need for income protection.

FOR EVERY 17 WORKING AMERICANS...

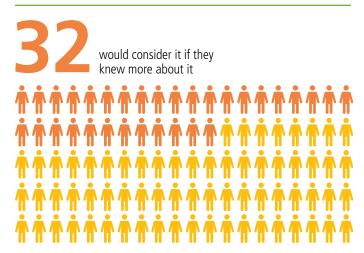
T is disabled.

 $Source: \ U.S. \ Social \ Security \ Administration.$

FOR EVERY 100 PEOPLE WITH DISABILITY INSURANCE...



FOR EVERY 100 PEOPLE WITHOUT DISABILITY INSURANCE...



*numbers rounded