

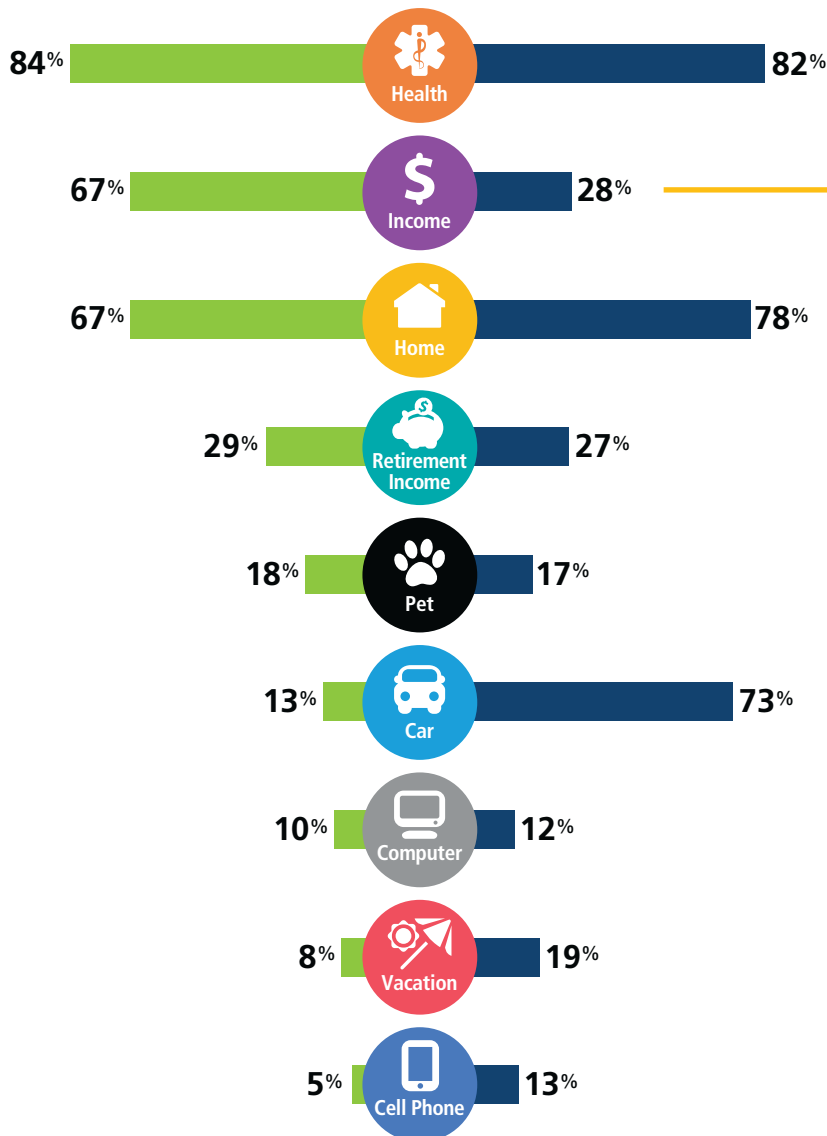
So, where *are* our priorities?

It should be obvious that wage earners want to protect what is most important to them. But for some reason, most people don't see things that way when it comes to income. The ability to earn a paycheck doesn't enter into many people's thinking as something crucial to protect. What can we do to make it more top-of-mind?

FROM A LIST OF ITEMS COMMONLY SEEN AS IMPORTANT TO PEOPLE, SURVEY RESPONDENTS IDENTIFIED THEIR THREE...

...MOST IMPORTANT THINGS VS ...MOST IMPORTANT THINGS TO PROTECT

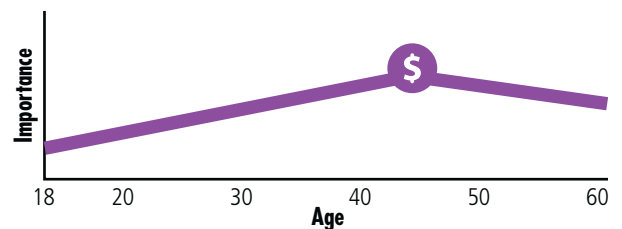
Health, income and home were the most important things in life by far



Overall, only 43% of working consumers report having income protection

Income protection falls far below having health, home and car insurance

IMPORTANCE OF INCOME AND NEED FOR PROTECTING IT CHANGES WITH AGE



Those in their **20s** are least likely to say they have a risk. Only one in four said they understand that they have a risk.