

The Chances of a Disability are Greater than You Think!

What is the chance of having at least one long-term disability, which lasts for three months or longer before reaching age 65?

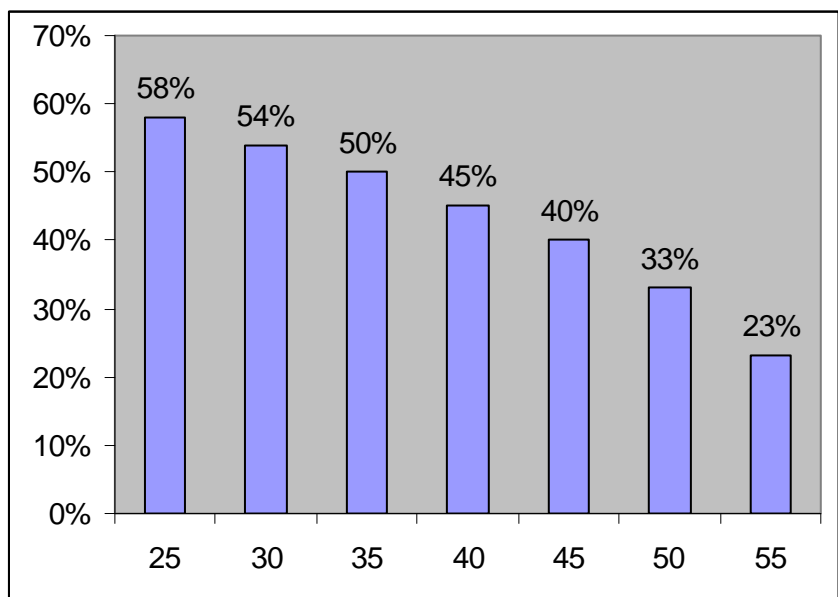
Age	Probability
30	51%
35	48%
40	45%
45	40%
50	34%

Also...

If a disability has lasted one year, what is the probability the disability will last:

	Age 25	Age 35	Age 45	Age 55
1 More Year	67%	76%	79%	81%
2 More Years	57%	67%	72%	73%
5 More Years	47%	57%	62%	62%

What is the chance of being disabled for life if the disability has lasted at least three months?



Source: Commissioner's Individual Disability Tables, CSO



Call us at **1-800-589-3000** for ideas on how to include DI in your financial services portfolio.