



25%
of 20-year-olds
entering the workforce
will suffer some income-
interrupting disability
during their careers¹

¹ Council for Disability Awareness, 2014
Consumer Disability Awareness Study.

Have you protected your income?

Disability happens. You can't predict whether or when it will strike. However, you can prepare in case it does, with a customized disability income insurance plan. This protection can replace a portion of your income to help maintain your current lifestyle if you suffer a disability covered by the policy. Your income is your most valuable asset and has the potential to be substantial over your working lifetime. But to earn it, you must be able to work.

What do you do when the income stops?

These days, if you can say, "Life is good," you are fortunate. Fortunate to have your health, your income and a comfortable lifestyle. Have you thought about what would happen if all three were disrupted by a disabling illness or injury?

One day it's there, the next day it's not.

We often take our income for granted, even in the most "secure" of jobs. However, nobody's income is guaranteed. You are earning a living, but if you suffered a serious illness or injury that prevented you from working, then your income would stop.

How would you live without income for weeks, months, or even years? Your basic needs continue – food, clothing, shelter – even after your ability to meet them is cut off.

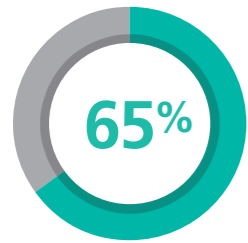
A long-term disability can be financially devastating, when no money is coming in and expenses for medical care are rising. Your ability to earn an income is a valuable asset that can, and should, be well-protected.



50%
of Americans
couldn't meet expenses
after just one month
without a paycheck²

² Life Happens Disability Survey, conducted
by Kelton Research, April 2012.





American workers

could not cover their normal living expenses for a year if they couldn't work³

1,825 days

One in 8 workers will be disabled for 5 years or more during their working careers⁴



of new long-term disability claims

approved in 2013 originated from people aged 50 and older⁵

Leading causes of disability

The leading causes of disability may surprise you. Although many people still associate disability with accidental injury, it's more likely that an unexpected illness will interrupt your income.

According to a recent survey by the Council for Disability Awareness (CDA), approximately 90 percent of disabilities are caused by illness rather than accidents. In fact, the single greatest cause remains muscle, back and joint disorders, including chronic back pain and arthritis.

In the accompanying chart, the CDA outlines the percentage of existing long-term disability claims by cause⁵ during the same year. As illustrated below, accidental injuries caused fewer than 10 percent of long-term disability claims.

Claims diagnosis category	% of claims in 2013
Muscle, back and joint disorders (Arthritis, back and neck pain, osteoporosis)	28.7%
Spine and nervous system-related disorders (Multiple sclerosis, epilepsy, Alzheimer's disease, paralysis)	15.2%
Cardiovascular and circulatory diseases (Heart disease, hypertension, heart attack, stroke)	12.4%
Cancer and tumors (Breast cancer, prostate cancer, lymphoma, leukemia)	9.1%
Mental illness and behavioral disorders (Depression, schizophrenia, substance abuse)	7.7%
Accidents, injuries and poisonings (Fractures, sprains and strains, burns)	7.7%
Respiratory system disorders (Pneumonia, asthma, cystic fibrosis)	3.0%
Pregnancy, complications of pregnancy and childbirth (Normal delivery, caesarean section)	1.7%
Other (examples include infections and parasitic diseases, digestive system and endocrine, nutritional and metabolic diseases and immunity disorders)	14.5%

The statistics cited are provided in order to show general information about disabling conditions and the odds of becoming disabled. Disability income insurance policies contain terms under which benefits are paid as well as exclusions, limitations and reduction of benefits, which may result in a disability not being covered or covered only at a reduced benefit level or time period. The statistics cited for claims payments are not in any way derived from Ohio National disability income insurance products.

³Council for Disability Awareness, Worker Disability Divide Consumer Disability Awareness Study, 2014.

⁴National Association of Insurance Commissioners' Disability Insurance Tables A and C, assuming equal weights by gender and occupational class.

⁵Council for Disability Awareness, Long-Term Disability Claims Review, 2014.

They didn't think it could happen to them.

Here are some real-life examples of how disability can impact people's lives and their ability to earn an income:*

Vicki

Vicki enjoyed the decade she spent in customer service with a major company near her home. Then one day she was in a car accident while driving home from work, leaving her with a lower back injury and significant nerve damage.

The injuries kept her out of work for over nine months. When she returned, it was only for a few days per week in a lower-paying job with fewer responsibilities. Vicki eventually recovered, but the lost time affected her career path and overall earnings. Fortunately, her body healed, but the financial impact lingered.

Joshua

One day, while working for a local elevator repair company, Joshua suffered a total spine injury when a dumbwaiter fell on him, dropping more than 700 pounds onto his back. The incident would force him to use a wheelchair for the rest of his life.

Even after receiving aid through workers' compensation, his mother temporarily left work to take care of him, further impeding the family's income at a time when medical expenses were rapidly piling up.

"You never know from one day to the next what will happen," Joshua said. "Being in my twenties at the time of the accident, protecting myself from disability was not on my mind."

*Source for stories: The Council for Disability Awareness (CDA), a non-profit organization founded in 2005 to inform and educate the public about the frequency and financial impact of disability (disabilitycanhappen.org).

To protect the privacy of those affected by disability, only first names are used and photos are not of the actual individuals profiled.

