



PETERSEN
International Underwriters

DISABILITY INSURANCE AWARENESS MONTH

May 2016

INCOME PROTECTION

Nobody is impervious to a disability. They strike without prejudice or warning. Your ability to earn an income is likely your most valuable – and vulnerable – asset. Could you maintain your lifestyle and meet your financial obligations with your current disability income benefits? May is Disability Insurance Awareness Month and now is the time to consider what your earning potential is. Then determine whether or not you think it's worth protecting more of it.

34.6
MONTHS

Average number of
months for a Group LTD
claim¹

25%

of today's 20 year olds
will become disabled
before they retire²

65%

of Americans could
not cover normal living
expenses for a year³

Review your income protection portfolio this May to make sure you are financially protected from an unexpected illness or accident.

1) Gen Re, U.S. Group Disability Rate & Risk Management Survey 2012, based on claims closed in 2011

2) U.S. Social Security Administration, Fact Sheet February 7, 2013

3) Council for Disability Awareness, Disability Divide Consumer Disability Awareness Study, 2010