

LONG TERM DISABILITY INCOME PROTECTION INSURANCE



WHY PROTECT YOUR INCOME IN THE EVENT OF A LONG TERM DISABILITY?

Providing Additional Protection

Did you know that most injuries — nearly 60% — happen off the job?⁵ This means they are not covered by Workers' Compensation, which may leave you without adequate income protection. What's more, health insurance covers only your medical bills; it offers no help with any of life's everyday expenses. Finally, Social Security disability benefits cover "severe" disabilities only — those expected to last a year or more. To help protect your family's financial security, you need UnumProvident's Long Term Disability Income Protection insurance.

Most of us take our health — and our ability to work — for granted. But the fact is, three out of 10 workers age 25 to 65 can expect to be disabled 90 days or more.¹ For many, this means loss of income, family security and independence. It can happen to anyone, at any age. Consider the facts:

- Thirty-three million Americans are classified as severely disabled.²
- A disabling injury occurs every five seconds.³
- Most of us are living from paycheck to paycheck.⁴

If a disability prevents you from earning an income, how will you pay your bills, your mortgage, your car payments and other expenses? And what about the added costs that may accompany a disability, such as expenses for adaptive equipment? There's a lot depending on your paycheck — that's why Long Term Disability Income Protection insurance from UnumProvident is so important.

