

# THE FINANCIAL IMPACT OF A DISABLING ILLNESS OR INJURY

## PEOPLE THINK DISABILITY WON'T HAPPEN TO THEM

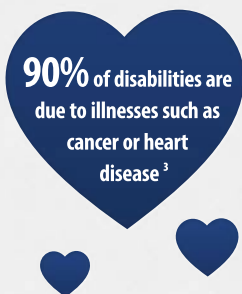
More than **60%** of wage earners believe they have just a **2%** chance of becoming disabled for 3 months or more during their careers.<sup>1</sup>



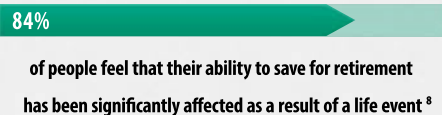
**1 IN 50 PEOPLE**

## BUT THE REALITY IS: IT COULD

**3,000** Americans became disabled in the last **HOUR...** That's **49** disabilities every **MINUTE**<sup>2</sup>



## THE IMPACT CAN BE DEVASTATING



## WHAT IS AT STAKE?

**60%** of Americans have **NO SAVINGS** earmarked for emergencies<sup>4</sup>



**38%** of Americans couldn't pay their bills for more than **3 MONTHS** if they became disabled<sup>5</sup>



Income pays for **BIG THINGS...** And **LITTLE THINGS...**



HOME



CAR



RETIREMENT



PHONE SERVICE



PIANO LESSONS

Imagine life without income... and with medical bills

A 30-year-old earning \$50,000 a year could earn more than \$4.5 million by the age of 65.



**RESOURCES:** 1 Disability Divide; The Council for Disability Awareness; March 2010 2 National Safety Council, Injury Facts 3 JHM Disability Fact Book 4 Consumer Federation of America; 2007 5 The American Journal of Medicine 6 Get Sick, Get Out: The Medical Causes of Home Mortgage Foreclosures; Robertson, Egelhof, Hoke; 2008 7 Medical Bankruptcy in the United States, 2007; The American Journal of Medicine; June 4, 2009 8 The Future of Retirement: an HSBC Report



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