Could a disability happen to me?

Many people think they're more likely to win the lottery than become disabled during their working years. Unfortunately, that's not the case. That's why it's smart to be prepared.

What's more likely?

Many may think these events are more likely than becoming disabled during their careers, but here are the actual odds:

0.00000034%
Winning Powerball[1]

0.000027%
Attacked or bitten by a shark[2]

0.0001%
Struck by lightning[3]

3.2%
Having twins[4]

26%
Of adults will have some type of disability in their lifetime[5]

> In fact, **61 million** Americans have a disability that impacts major life activities.[5]

Can you afford NOT to be protected?

Life's expensive. If you were disabled and couldn't earn your paycheck, how would you cover expenses like these?

EXPENSE WORKSHEET

Mortgage or rent	$
Home maintenance	$
Car payment, maintenance	$
Food, clothing, utilities	$
Property taxes	$
Insurance: home, car, health, life	$
Medical expenses	$
Educational expenses	$
Retirement savings	$
Medical expenses	$
Credit payments	$
Miscellaneous	$
Total	$

Be prepared. For information on how disability insurance can protect you and your family, contact your employer or your Unum representative.

1 Investopedia, The Lottery: Is it Ever Worth Playing? 2023.
2 Florida Museum, 18 Things More Likely to Kill You Than Sharks, 2021. Accessed 1/13/2023.
3 CDC, Lightning Strike Victim Data, 2021. Accessed 1/13/2023.
4 CDC, National Vital Statistics Reports, 2022.
5 CDC, Disability Impacts All of Us, 2022.

An insurance producer may contact you.

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