

# Disability Insurance Facts, Myths and Statistics

One of the biggest myths about disability is that it doesn't happen to younger people. The chart below shows the odds of having a long term disability (one lasting more than 90 days before age 65) along with average duration of disability.

## Likelihood of Disability Before Age 65 at Different Ages

Your Age	Likelihood of long term disability	Average Duration
30	1 in 3	32 months
40	3 in 10	42 months
50	5 in 22	50 months
60	1 in 10	54 months

Source: 1985 Commissioners Disability Individual Table A

According to a recent study, most people estimate they have only a 16% chance of becoming disabled during their working years<sup>1</sup> - in spite of the following startling facts<sup>2</sup>:

- ▶ If you're under age 35, chances are one in three that you will be disabled for at least six months during the course of your career.
- ▶ Men have a 43% chance of becoming seriously disabled during their working years.
- ▶ Women have a 54% chance.
- ▶ At age 42, it is four times more likely that you will become seriously disabled than that you will die during your working years.

Sources: 1. Gallup survey, conducted for UNUM Corporation (508 respondents, aged 30 to 65), reported by Best's Review.  
2. "Why Disability" booklet, published by National Underwriter.

\*Accidents and illnesses are a fact of life. They could happen to anyone at any time. Did you know that:

- ▶ 1 in 3 people, on average, will be disabled for 90 days or longer at least once before age 65.
- ▶ The average length of a disability that lasts over 90 days is 2.9 years.

\*Source: Compiled by Canada Life based upon CIA 86-92 Aggregate Table & 1985 Commissioner's Disability Table A

## Probability of Disability in Relation to Probability of Death

A disability's financial implications can be even more disastrous than that of a premature death. Death is certain to occur at some point, while disability may never occur. However, for most people death occurs after the income earning years. During one's income earning years, when the financial impact is more strongly felt, disability is a greater threat and more likely to occur.

### Probability of Disability vs. Death

Age	Ratio
30	2.31 to 1
35	2.21 to 1
40	1.95 to 1
45	1.69 to 1
50	1.53 to 1
55	1.33 to 1

*Source: 1985 Commissioners Disability Individual Table A and 1980 CSO Mortality Table*

Both of the above tables represent data collect in 1985. These numbers have likely increased proportionately with the increase in vehicle accidents, sports and extreme sports.

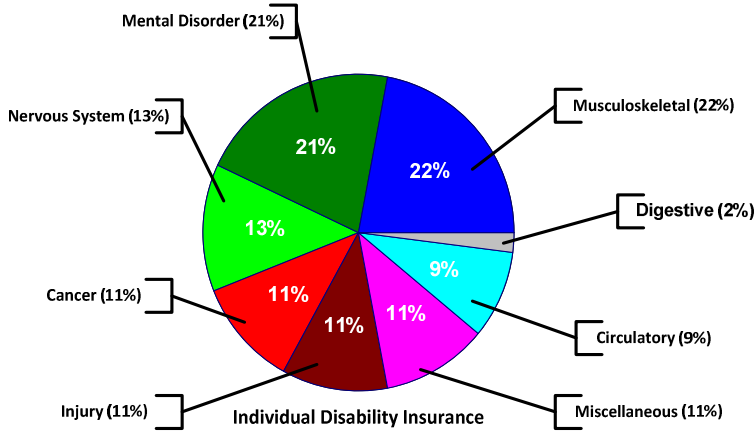
**No one expects to become disabled, yet it happens every day and usually without warning. Having Disability Insurance is an effective way to protect your lifestyle in the event you are no long able to earn an income.**

Contact **Stewart Financial Services** to find out more information regarding Disability Insurance and the protection needed for you, your family and your business.

### What injuries and illnesses account for the most disability claims?

Below is a breakdown of the types and relative prevalence of disabilities drawn from RBC Insurance Disability Insurance Claims at the end of 2006.

#### Individual Disability Insurance:



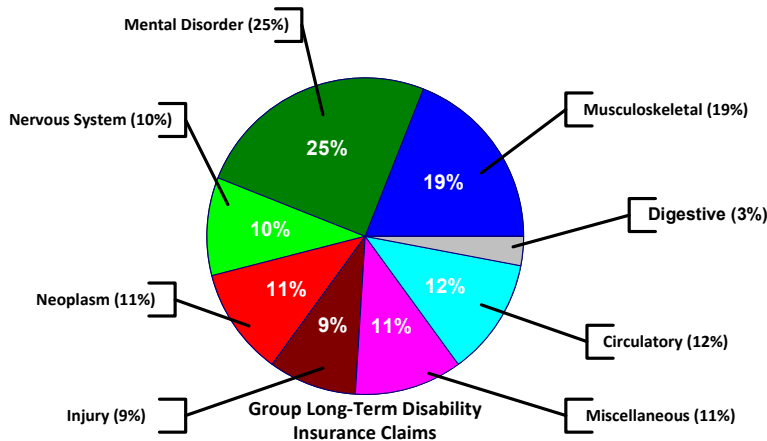
#### Individual Disability Insurance

Age of Claimant at Disability	Percentage of Claimants
Under 40	17%
40-49	34%
50-59	39%
60 plus	10%

### Disability can affect anyone, at any age, any time.

Disability affects people of all ages. It is generally assumed that more people become disabled as they age, yet surprisingly almost one in five claims are made by individuals under age 40.

Di



#### Group Long-Term Disability Insurance

Age of Claimant at Disability	Percentage of Claimants
Under 40	17%
40-49	34%
50-59	39%
60 plus	10%