

Conclusion

These statistics show that over the course of a person's life, it is not uncommon for one to become disabled. What may come as a surprise to many is not only causes of disabilities but the potential financial loss associated with a permanent disability.

Disabilities can occur at any time. Educating yourself is a good place to start to help you reduce your own personal risk of becoming disabled.

An Educational Guide
for Individuals



Disability
facts that may
surprise you

Insurance Strategies



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Disability Quick Facts

- Just over 1 in 4 of today's 20 year-olds will become disabled before they retire.¹
- 68% of American employees live from paycheck to paycheck,² without enough savings to cushion the financial impact a disability may cause.
- Only a small fraction – 5% – of disabling accidents and illnesses are work related. The other 95% are not, meaning Workers Compensation doesn't cover them.³
- The average monthly benefit paid by Social Security Disability Insurance (SSDI) for 2012 was \$1,130.⁴

¹ U.S. Social Security Administration, Fact Sheet February 7, 2013

² American Payroll Association, "Getting Paid in America" Survey, 2012

³ Council of Disability Awareness, Long-Term Disability Claims review, 2013

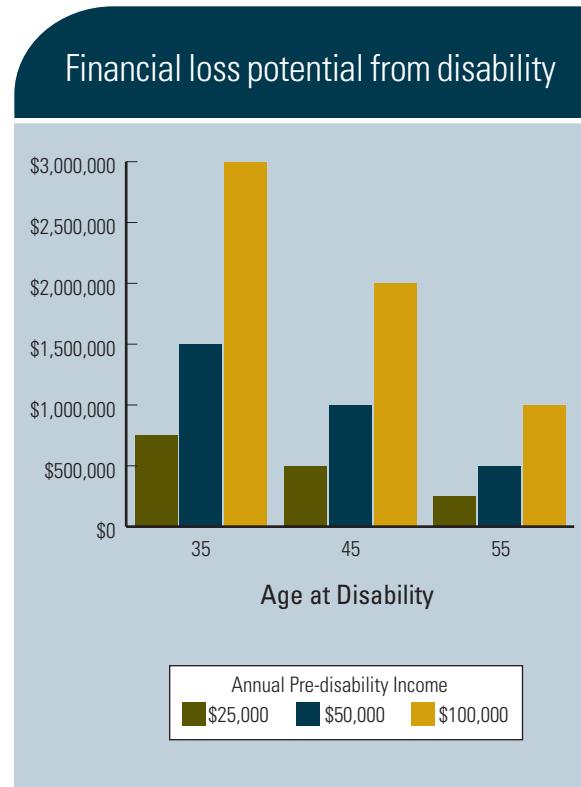
⁴ U.S. Social Security Administration, Disabled Worker Beneficiary Data, December 2012



Potential Financial Loss

Your income – when viewed over your entire career – is often your single, most important asset. A permanent disability therefore, can have a significant impact on you and your family. The figures below demonstrate the potential financial loss of future earnings if you were to become permanently disabled.

For example, a 35-year old worker with an annual salary of \$50,000 who experiences a permanent disability may lose up to \$1,500,000 in potential earnings by age 65.



Causes of Disabilities

It is not uncommon for people to assume that most disabilities are the result of accidents. In reality, the majority of disabilities people suffer are due to various forms of illnesses.

2012 Disability Claim by Diagnosis

Claim Diagnosis Category	% of New* LTD Claims in 2012
Musculoskeletal/Connective Tissue	28.5%
Cancer	14.6%
Cardiovascular/Circulatory	8.2%
Nervous System-Related	7.2%
Injuries & Accidents	10.6%
Maternity-Related	6.6%
Mental Disorder/Psychiatric	8.9%
Other	15.4%
Total LTD Claims	154,000

* "New" claims are long-term disability (LTD) claims approved in the survey year.

Source: *The 2013 Council on Disability Awareness Long-term Disability Claims Review*.