

## Did You Know?

Almost three in ten Americans entering the work force today will become disabled before retiring.

*"Disability Facts You Should Know," September 2009,  
www.disabilitycanhappen.org*



## A Serious Disability Is More Likely Than You'd Think

If you are under age 35, chances are one in three that you will experience a disability for at least six months during the course of your career. Men have a 43-percent chance of becoming disabled during their working years and women have a 54-percent chance.<sup>1</sup> And the risk of becoming disabled in this country is greater than the risk of death at any age.<sup>2</sup>

Likelihood of Disability Over Death Before Age 65			
Age	Likelihood	Age	Likelihood
30	4 to 1	45	2.1 to 1
35	3.5 to 1	50	1.8 to 1
40	2.7 to 1	55	1.5 to 1

Source: [www.affordableinsuranceprotection.com](http://www.affordableinsuranceprotection.com), viewed February 2010.

## Lower the Odds of Facing a Disability

- Assess your home — two-thirds of disability injuries happen in the community or at home.<sup>2</sup>
  - Keep stairs and walkways free of clutter, and make sure throw rugs, showers and bathtubs are skid-resistant — falls are the leading cause of injuries treated in emergency rooms.<sup>3</sup>
  - Take steps to minimize family members' risk of poisoning or overdoses from prescription and over-the-counter drugs.
  - Be vigilant about water safety for both adults and children.
- Stay fit — get regular exercise and watch your weight to help your cardiovascular system.
- Buckle up and keep those cell phones off while driving — motor-vehicle accident-related injuries account for hundreds of thousands of disabilities every year.<sup>3</sup>
- Don't smoke — if you do, quit.
- Have regular check-ups and recommended cancer screenings.

## Daniel's Story: Having Coverage Helped Him Remain Independent<sup>4</sup>

As a single 26-year-old, Daniel managed to enjoy a comfortable lifestyle on his modest income. Then a major car accident left him with several serious injuries and a long and difficult rehabilitation. And, once Daniel used up his sick time, vacation days and medical leave, his income stopped. Fortunately, Daniel was covered by disability insurance offered by his employer. The regular monthly benefit helped him keep up with his rent and other bills, allowing him to maintain his independence and focus on recovering.

For more information, visit  
[americangeneral.com/employeebenefits](http://americangeneral.com/employeebenefits).

## American General Life Companies

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<sup>1</sup> "Disability Facts," [protectyourincome.com](http://protectyourincome.com), viewed February 2010.

<sup>2</sup> Financial Solutions Web site, [www.affordableinsuranceprotection.com](http://www.affordableinsuranceprotection.com), viewed February 2010.

<sup>3</sup> National Safety Council, Injury Facts®, 2010 Edition.

<sup>4</sup> For illustration purposes only.