



Helping you
PROTECT
your income

*Assessing your need
for disability insurance*

A lot depends on your financial security

What steps have you taken to help protect your financial security? You may have purchased life insurance. Your home is most likely covered by property insurance. But what about your income? For most people, their income is their most valuable asset, yet only 27% of American workers have disability income protection insurance.¹ ***Have you considered what would happen to your family if you became sick or injured and could not work?***

"If I become disabled, workers' compensation will pay me."

- ▶ Workers' compensation is limited to on-the-job injuries. About two-thirds of all disabling injuries suffered by American workers in 2002 occurred off the job and were not covered by workers' compensation.²

A weekend sports injury or a sudden illness can keep you off the job and cause unexpected out-of-pocket expenses.

"I can always draw Social Security benefits if I can't work."

- ▶ Social Security only pays a limited benefit for severe disabilities that are expected to last at least 12 months or result in death. In 2002, only about 45% of people who applied for Social Security disability insurance benefits received them.³

But even those who qualify may be surprised by the amount of the benefit. In 2002, the average monthly benefit for a 30-year-old worker was \$627.⁴

"A disability probably won't happen to me."

- ▶ Disabilities can happen to anyone, anywhere at any time. One out of three Americans can expect to have a sickness or disability lasting at least 90 days at some time during his or her career.⁵

Something to think about: Disability insurance helps replace a portion of your salary during a disability.

UnumProvident's income protection insurance can help replace a portion of your income if you are unable to work due to a covered injury or sickness. This means you can have some income during a time of need.

The fact is most American workers have insufficient savings to sustain them through a period of disability. In 2000, the average personal savings rate was about 1% of income.⁶ This means that a person who earns \$40,000 only saves about \$400 each year.

How long would you be able to rely on your savings to make your mortgage and car payments, reduce your credit card debt or pay your utility bills? And if you used your savings, what would happen to your plan to save for retirement or for your children's education?

Something to think about: Without additional financial protection, disability expenses could drain your savings very quickly. Along with a temporary loss of wages, a disability can result in additional expenses for childcare, home care, special equipment, medication and medical deductibles.

◀ *"I have savings to fall back on if I get sick or injured."*



An affordable solution

Purchasing coverage at work can save you money. You'll get all the information you need to make an informed decision and you can ask questions about the coverage before you buy it. Other advantages to purchasing coverage at work include:

- competitive rates;
- premiums paid through convenient payroll deduction; and
- prompt, efficient claim service through UnumProvident's Benefits Center.

Your employer is making this valuable insurance coverage available to you through UnumProvident, the leader in income protection.⁷ Take advantage of this opportunity to help protect your family's financial security.

Do you really need disability income protection insurance?

This worksheet can help you decide if you need disability income protection insurance. Complete the worksheet and compare your monthly income with your monthly expenses. Do you have enough resources to pay your bills if your paycheck stopped because you became disabled and couldn't work?

Estimated monthly income		Estimated monthly expenses	
Monthly take-home pay	\$ _____	Mortgage or rent	\$ _____
Other income sources	\$ _____	Homeowner's or renter's insurance	\$ _____
		Property tax	\$ _____
		Utilities	\$ _____
		Food	\$ _____
		Car payments	\$ _____
		Car insurance	\$ _____
		Medical, dental or other insurance	\$ _____
		Credit card debt/installment credit	\$ _____
		Clothing for self and family members	\$ _____
		Child care	\$ _____
		Savings	\$ _____
		Miscellaneous (tuition, entertainment, gifts, etc.)	\$ _____
Total monthly income	\$ _____	Total monthly expenses	\$ _____

¹ *National Compensation Survey*, U.S. Bureau of Labor Statistics, March 2003.

² National Safety Council, *Injury Facts*. 2003 edition.

³ Social Security Administration, *Applications for Disability & Benefits Awards*, February 2003.

⁴ Social Security Administration, *Annual Statistical Report*, 2002.

⁵ Applies to disabilities occurring before age 65. Source: Commissioner's Individual Disability Table A. Society of Actuaries, 1985. The society's 1985 statistics are the current standard for income protection risk evaluation and policy pricing throughout the insurance industry.

⁶ U.S. Department of Commerce, Bureau of Economic Analysis, "Alternative Measures of Personal Saving," by Maria G. Perozek and Marshall B. Reinsdorf, April 2002.

⁷ UnumProvident represents the multiple insuring subsidiaries of UnumProvident Corporation, including the #1 group and individual income protection carriers in the United States, according to the JHA 2003 U.S. Group Disability Market Survey, 2004 and JHA 2003 U.S. Individual Disability Market Survey, 2004.

This information is not intended to be a complete description of the insurance coverage available and some coverage options may not be available in all states. For complete details of coverage, please refer to Policy Forms: C.FP-1, et al; L-21776; L-21721; L-21638; LPSD-NY; 600/601; 475; 400; 975; INC 95.

Underwritten by the following subsidiaries of UnumProvident Corporation:

Provident Life and Accident Insurance Company

1 Fountain Square, Chattanooga, TN 37402

Unum Life Insurance Company of America

2211 Congress Street, Portland, ME 04122

www.unumprovident.com

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For employees