

A NATION IN DENIAL

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When Joshua was in his twenties, disability was the furthest thing from his mind. A skilled elevator repairman, Joshua loved his job and made a good salary. But one day, his world was suddenly shattered by 700 pounds of cargo that fell on his back. Joshua was permanently confined to a wheelchair. ***Even though he qualified for workers' compensations benefits, his income still wasn't enough to cope financially.*** His mother had to leave work to care for him, losing her own income as medical bills piled up. Joshua never expected to become disabled, so he had no measures in place to prepare for an accident-and unfortunately, ***his story is not uncommon.***

- ⎄ **Three out of ten workers between the ages of 25 and 65 will experience an accident or illness that keeps them out of work for three months or longer.**
- ⎄ **Since 2000, the number of disabled workers in America has increased by 35%, according to recent Social Security Administration data.**
- ⎄ **90% of workers significantly underestimate their own chances of becoming disabled, according to a survey from the Council for Disability Awareness (CDA).**
- ⎄ **In 2006, the overall U.S. savings rate was minus 1 percent - the worst since the Great Depression.**

What Workers Should Know:

1. The financial risks of ignoring long-term disability planning are high.
2. Social Security and worker's compensation aren't enough.
3. Health issues are the number one cause of long-term disability.
4. Developing a financial security plan is critical.

According to the latest numbers from LIMRA, The Lincoln Financial Group has written more Long-Term Disability contracts than any other carrier in the marketplace over the last three years. Allow Lincoln Financial the opportunity to earn your client's trust and protect their employees' most important asset, their income.

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