

FOR IMMEDIATE RELEASE:

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Are Your Employees Protecting Their Most Important Asset?

Typically, people buy insurance to protect their possessions (houses, cars, and furniture) and life insurance to provide income for their survivors. However, many people don't think about protecting their most important asset – their income.

How well could your employees live if they weren't able to work? Would they be able to pay their mortgage, car payments, or insurance premiums? Disability is an unpredictable event and if they become disabled their ability to make a living could be restricted.

Disability statistics reveal the following:

- One out of two people age 25 will become disabled for at least 90 days before age 65. For those in their 40s, the chances of becoming disabled are two to three times that of dying.
- Nearly half (48%) of all U.S. bankruptcies are caused by soaring medical bills. The average person is middle-income and has health insurance.
- 48% of all home foreclosures are due to serious medical problems – only 3% are due to death.
- Heart disease and back problems are the two most common causes of disability.
- More people lose their homes because of disability than through fire or death.

In a given year, the following events occur with this frequency:

Event	Frequency
Home fire	1 out of every 88 homes
Serious auto accident	1 out of every 70 autos
Death	1 out of every 106 people
Disability	1 out of every 8 people

For more information on how to add disability coverage to your benefit package, in many cases without increasing your company costs, please contact Ray Ward at Legacy Benefits & Insurance Services at the numbers above.