

# Why buy long term disability insurance?

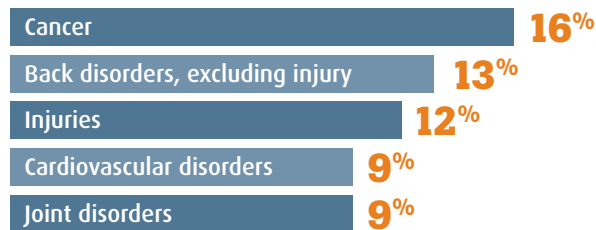
**IF YOU CAN'T WORK** due to an injury or illness, long term disability insurance (LTD) can replace part of your paycheck for several months or years.

## Disability is more common than you think

About 1 in 4 U.S. workers aged 20–50 **will become disabled before age 67.**<sup>1</sup>



In 2016, Unum's **leading causes** of long term disability claims were:<sup>2</sup>



## Your personal finances may take a hit

**More than half** of U.S. consumers worry they would not be able to support themselves if they became disabled and couldn't work.<sup>3</sup>



Most injuries are not work-related — and therefore are **not covered** by workers' compensation.<sup>4</sup>

## Employers also feel the effects

In 2015, off-the-job injuries led to about **295 million days** of lost time and cost over **\$350 billion.**<sup>5</sup>



## UNUM IS THE SMART SOLUTION:

We've been the leader in group disability benefits for



In 2016, Unum processed nearly **597,000** new claims and paid **\$5.8 billion** in benefits. Of those, nearly **419,000** were for disability coverage.<sup>7</sup>

**94%** of LTD claimants are **satisfied** with the overall quality of interaction with their Unum contact.<sup>8</sup>



To learn more about this long term financial protection, please contact your HR department or Unum representative.



**NOT FOR USE IN NEW MEXICO**

1 Social Security Administration, "Disability and Death Probability Tables for Insured Workers Born in 1994" (Dec. 2015).

2,7 Unum internal data, 2016. Note: Causes are listed in ranked order.

3 LIMRA, "2017 Insurance Barometer Study" (2017).

4,5 National Safety Council, "Injury Facts" (2017).

6 Employee Benefit Plan Review, "Group Accident & Health Surveys 1976-1990" (1977-1991); Gen Re, "U.S. Group Disability Market Surveys 1991-2013" (1992-2014); LIMRA, "U.S. Group Disability Insurance 2014-2016 Annual Sales and In Force" (2015-2017).

8 Market Decisions, "2016 Unum STD, FMLA and LTD Claimant Satisfaction Research" (2017).

The policy or its provisions may vary in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine  
In New York, by: First Unum Life Insurance Company, New York, New York

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