

[Sample]

**Newsletter or Bulletin article:**

**"It Won't Happen to Me"**

It's hard to imagine becoming disabled, and few people even think how they would manage their finances if they were unable to work. But accidents and illnesses can happen to anyone at any time.

Disability is more common than most people realize. Studies show:

- Three in 10 workers entering the work force today will become disabled before retiring.<sup>i</sup>
- The average long-term disability absence lasts 2.5 years.<sup>ii</sup>
- One in 7 workers can expect to be disabled for five years or more before retirement.<sup>iii</sup>
- Close to 7 million workers under 65 years old are currently receiving Social Security Disability benefits; almost half are under age 50.<sup>iv</sup>

[It's critical to plan ahead in case a disability](#) strikes— just like you would plan for any other family financial need — because a disability could seriously impact your family's financial security.

To learn more about the likelihood of disability and to help you begin to develop a plan, visit the Council for Disability Awareness Web site, [www.disabilitycanhappen.org](http://www.disabilitycanhappen.org) .

Be sure to familiarize yourself with our disability program. For further questions, contact our HR representative.

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<sup>i</sup> Social Security Administration, Fact Sheet 2007

<sup>ii</sup> Commissioner's Individual Disability Table A

<sup>iii</sup>"Commissioners Disability Table, 1998," Health Insurance Association of America, the New York Times, February 2000

<sup>iv</sup> Social Security Administration, Fact Sheet 2007