



What Might Disability Mean Financially for You and Your Family?

It can take a huge toll on your finances.

A lengthy disability that takes away the main source of income can be devastating to a worker and his or her family. It reduces income while adding large expenses, such as the need for help with everyday activities.

For example, the figure below shows that a 45-year-old worker making \$50,000 who suffers permanent disability stands to lose \$1,000,000 in future earnings. He or she would also be unable to continue building retirement savings.

Savings often aren't large enough to help.

Savings can play a key part in meeting financial needs during a disability. But most workers' savings would only help their families through a few months.

