



The 8th Annual Twin Cities DI Day



Prepare to Make a Difference!

Rob Rieckenberg, LTCP
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A Road Less Traveled





What is Disabled?

Health and Wealth Advisors/Insurance Planners

Rob Rieckenberg, LTCP

Statistics

In the U.S., a disabling injury occurs every 1 second, a fatal injury occurs every 4 minutes.

National Safety Council, Injury Facts 2008 Ed.

70% of the private sector workforce has no long-term disability insurance

Social Security Administration, Fact Sheet Jan 31, 2007

71% of American employees live from paycheck to paycheck.

American Payroll Association, "Getting Paid in America" Survey 2008



It won't happen to me...

What are the chances of having at least one disability lasting three months or longer before reaching Age 65?

AGE	PROBABILITY
30	51%
35	48%
45	40%
50	34%

Source: Commissioner's Individual Disability Table, CSO



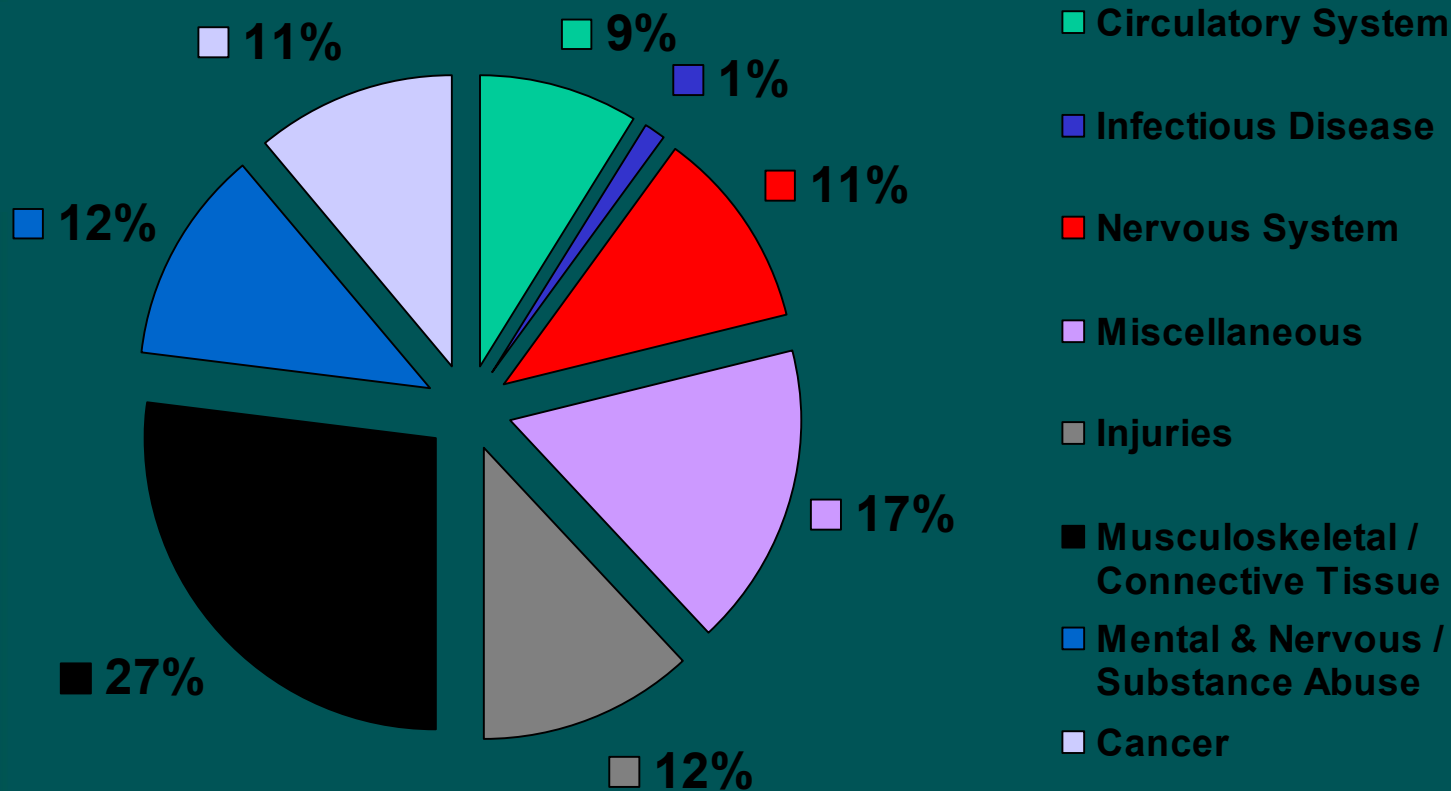
It won't happen to me...

Things that used to kill now
disable -

We are our own best friend or
worst enemy -



The causes of disability may surprise you. Here's the typical breakdown (by percentage of claims) of some typical reasons an individual may become disabled:



Now is the time to take action!



- **Social Security will take care of me.**

Fact: in 2004, Social Security denied 63 percent of all disability claims. ¹

- **I expect to stay healthy.**

Fact: Statistics show that 12% of individuals ages 16 to 64 have a disabling illness. ²

- **It costs too much.**

Fact: The average annual cost is typically 1 to 3 percent of what you earn.

- **I can always do it later.**

Fact: People usually don't get healthier as they grow older, and the coverage will cost more.

- **I can rely on my savings.**

Fact: Even if you save 10 percent of your salary, just a one-year disability could eliminate many years of savings.

- 1. Social Security Administration,
- 2. U.S. Census Bureau, "2006 American Community Survey"

Wiggle Your Toes...



Aaron Holm



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See You Next Year!