

## Disability Insurance Insurable Protection

No one likes to think about having an Disability or getting sick. However, life's full of unexpected moments. Would you be prepared if an Disability or illness happened and you couldn't work? Would you be able to pay your household bills if you couldn't earn a paycheck?



For an insured worker born in 2000, the probability of becoming disabled between age 20 and normal retirement age is 25%.<sup>1</sup>



of Americans ages 35–65 will suffer a disability lasting at least 90 days during their working careers.<sup>2</sup>



**ABOUT  
5%**

of working Americans will experience a short-term disability (six months or less) due to illness, injury, or pregnancy on average every year.<sup>3</sup>



**at least  
51  
MILLION**

At least 51 million working adults in the United States are without disability insurance other than the basic coverage available through Social Security.<sup>4</sup>

## Caring About Customers

Together, with your employer, we develop voluntary programs that matter. Our products are meant to integrate with and supplement benefits already available to you. These valuable benefits are an affordable way for you to prepare for the unexpected and overcome the financial challenges you and your family may face.



**46%**

of all foreclosures on conventional mortgages are caused by disability vs. only 2% caused by the homeowner's death.<sup>5</sup>



**MORE THAN  
1/4**

of adults had one or more bills that they were unable to pay in full that month or were one \$400 financial setback away from being unable to pay them.<sup>6</sup>



If you support children, a spouse, or any other family members and rely on a steady paycheck to pay bills or stay on track financially, you probably need disability insurance. Having a plan in place to help cover the expenses that occur as the result of being disabled may help provide invaluable financial protection for you and your family.

Visit [aaemployeebenefits.com](https://aaemployeebenefits.com) for more information.

<sup>1</sup><https://bit.ly/3ieaBGf> - Social Security Administration; Disability And Death Probability Tables

<sup>2 & 5</sup><https://bit.ly/3mrdwwK> - Disability Statistics and Facts

<sup>3 & 4</sup><https://bit.ly/2W08ueG> - Council for Disability Awareness; Chances of Disability

<sup>6</sup><https://bit.ly/38MzgAt> - Economic Well-Being of U.S. Households in 2020 - May 2021 - Board of Governors of the Federal Reserve System

Group Disability Income policy form series ICC16 B 21605 GMP, Job-Related Accident Rider ICC16 B 21605 R1, Partial Disability Rider ICC16 B 21605 R2, Limited Pre-existing Condition Benefit Rider ICC16 R 21605 R3, Family Medical Leave Act Benefit Rider ICC16 B 21605 R4 underwritten by Bankers Fidelity Life Insurance Company®. **This is not Workers' Compensation insurance nor a replacement for Workers' Compensation insurance.** Limitations and exclusions apply; the terms and conditions in the actual policy and certificate provisions control. Rates are subject to change. Refer to the specific policy and certificate for details. Application to determine eligibility may be required. The Policy, any optional Riders and the benefits therein are subject to availability and may vary by state. This is only a summary of products and services offered; actual offerings may vary by group size and other underwriting or legal considerations. This is a solicitation of insurance and an independent agent may call on you.

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Atlantic American Employee Benefits  
4370 Peachtree Road, NE  
Atlanta, Georgia 30319  
(866) 458-7502  
[groupcustomercare@atlam.com](mailto:groupcustomercare@atlam.com)