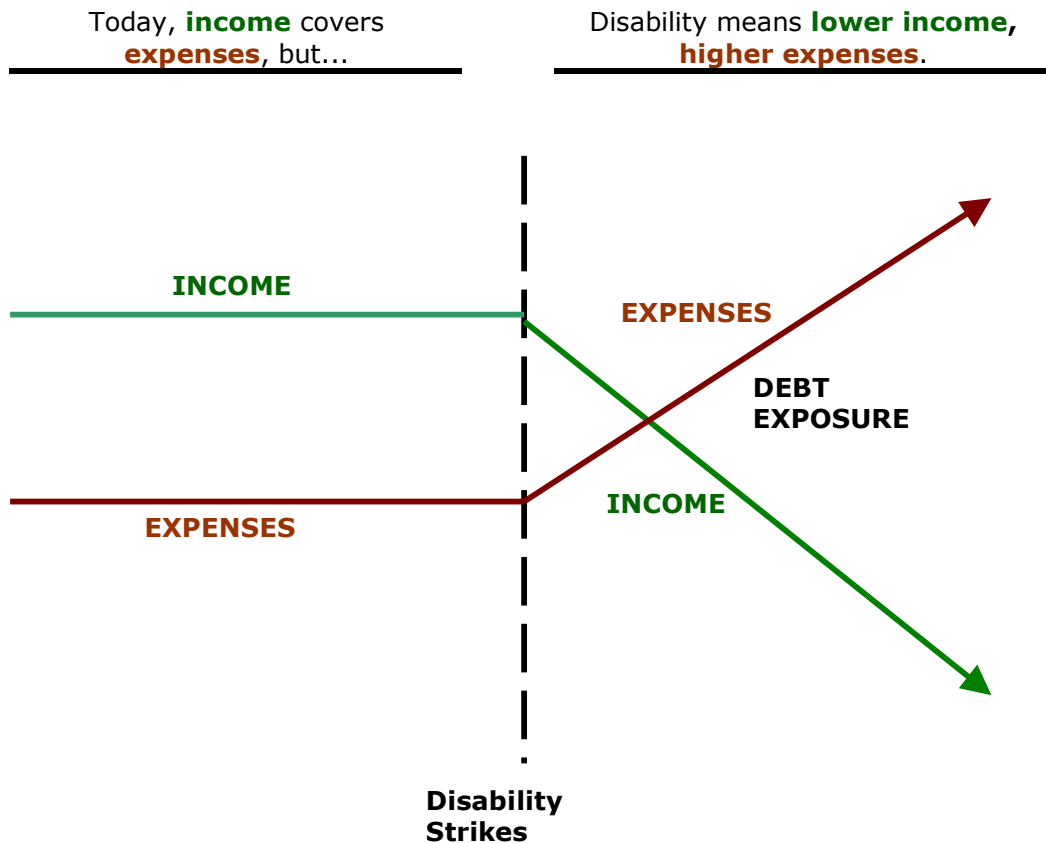


If Disability Strikes

What Can Happen If Disability Strikes?



Did you know? According to a Harvard Law/Medical School study, medical expenses associated with an illness or accident caused nearly 50% of the bankruptcies in 2001 (*Health Affairs*, February 2005). "Unless you're Bill Gates, you're just one serious illness away from bankruptcy," said Dr. David Himmelstein, the study's lead author and an associate professor of medicine. "Most of the medically bankrupt were average Americans who happened to get sick."

How will you meet the expenses of a disability, just at the time your income ceases?