

## Odds of Becoming Disabled

**Consider the Odds of a Business Owner Becoming Disabled  
for 90 Days or Longer Prior to Age 65:**

Age	Number of Business Owners				
	1	2	3	4	5
30	54%	79%	90%	96%	98%
35	50%	75%	88%	94%	97%
40	45%	70%	84%	91%	95%
45	40%	64%	78%	87%	92%
50	33%	55%	70%	80%	86%
55	25%	43%	57%	68%	76%

**Source:** 1985 CIDA Table and 1980 CSO Table

**It's also important to know that a disability lasting for  
more than 90 days is likely to continue for:**

Age When Disabled	Average Duration of Disability
30	2.5 years
35	2.8 years
40	3.1 years
45	3.2 years
50	3.1 years
55	2.6 years

**Source:** 1985 Society of Actuaries DTS

**Are you willing to gamble your financial security,  
and that of your family and business, on these odds?**