

## THE HAZARD OF DISABILITY

<u>Age</u>	<u>Annual Death Rate Per 1,000</u>	<u>Rate of Disability Per 1,000</u>	<u>Odds of a Long Term Disability Occurring Rather than Death</u>	<u>Average Yrs Duration of Disability</u>
25	1.0	3.1	3.1 to 1	4.3
30	1.2	3.3	2.7 to 1	4.7
35	1.7	4.4	2.6 to 1	5.1
40	2.3	5.5	2.3 to 1	5.5
45	4.2	7.9	1.9 to 1	5.8
50	6.3	11.7	1.8 to 1	6.2
55	9.8	17.1	1.7 to 1	6.3
60	17.2	28.2	1.6 to 1	6.5

\* Includes only disabilities of greater than three months

A disability lasting three months or longer will occur far more often than death for people between the ages of 25 and 60.

The average duration of a disability, lasting three months or longer, is greater than five years!

Nearly one-third of all people will suffer a serious disability between age 35 and 65. Although the average disability will last over five years, more than 30% will remain disabled for life!

<b>MORTGAGE FORECLOSURES</b>	<b>Death</b>	<b>Disability</b>	<b>Other</b>
Causes of FHA Mortgage foreclosures	4 %	48 %	48 %
Causes of VA Mortgage foreclosures	3 %	49 %	48 %
Causes of Conventional foreclosures	2 %	46 %	52 %

Sources: Am. Society of Actuaries; Intercompany Disability Table