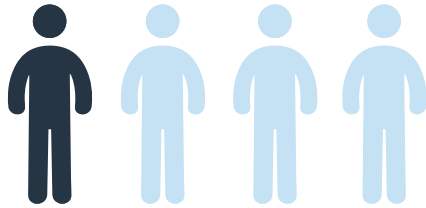


The need for income insurance.

1 in 4




people who enter the workforce will become disabled before retirement.¹

1 in 8




workers will be disabled for 5 years or more during their working careers.²

Unfortunately, many of us are totally unprepared for the financial hit that disability can bring. And unless we are independently wealthy, many of us depend on our ability to earn an income.

57% 
of Americans
said they only have enough money to pay for 6 months or less of bills.³

 On average, long-term disability lasts **31.2 months** so the long-term financial impact can be devastating.⁴

Over half of all personal **bankruptcies and mortgage foreclosures**  are a consequence of disability, according to a 2005 Harvard study.⁵

What would happen if you had little or no money left for unexpected emergencies like an injury or illness (the primary causes of disability)?

What would you do if it continued for a long time?

How is your income protected?

Workers' compensation? Most disabilities are not job related.

In 2020, only
1% of American
workers missed work
because of an occupational
illness or injury.⁶



90%
of long-term
disabilities are actually
caused by illnesses, like
cancer, and not injuries.⁷



Protect your income with income insurance

You can think of income insurance as an income safety net, giving you an earnings replacement if you're not able to work due to an unexpected illness or injury. It's also known as disability insurance.

With Asteya, premiums start as low as **\$6/month**. And since you'll be paying for your policy with after-tax dollars, any payout you receive will also be tax-free, so you can keep more of your money when you need it most.

**Life is unpredictable,
your income shouldn't be.**



1. Social Security Administration Fact Sheet, 2019.

2. Council for Disability Awareness, Disability Statistics. https://disabilitycanhappen.org/public_html/wp-content/themes/cdadev/images/disability_stats.pdf

3. Council for Disability Awareness, Consumer Disability Awareness Study, 2014.

4. Council for Disability Awareness Commissioner's Disability. <https://blog.disabilitycanhappen.org/the-average-duration-of-long-term-disability-is-31-2-months/>

5. Council for Disability Awareness Commissioner's Disability.

<https://disabilitycanhappen.org/preparing-for-disability/#:~:text=Over%20half%20of%20all%20personal,the%20primary%20causes%20of%20disability.>

6. U.S. Bureau of Labor Statistics, Employer-Reported Workplace Injuries and Illnesses (Annual) 2020, Table 1 Incidence rates of nonfatal occupational injuries and illnesses by industry, cases with days away from work. https://www.bls.gov/web/osh/summ1_00.htm#soi_n17_as_t1.f1

7. Integrated Benefits Institute, 2018 Health and Productivity Benchmarking, Long-Term Disability.