

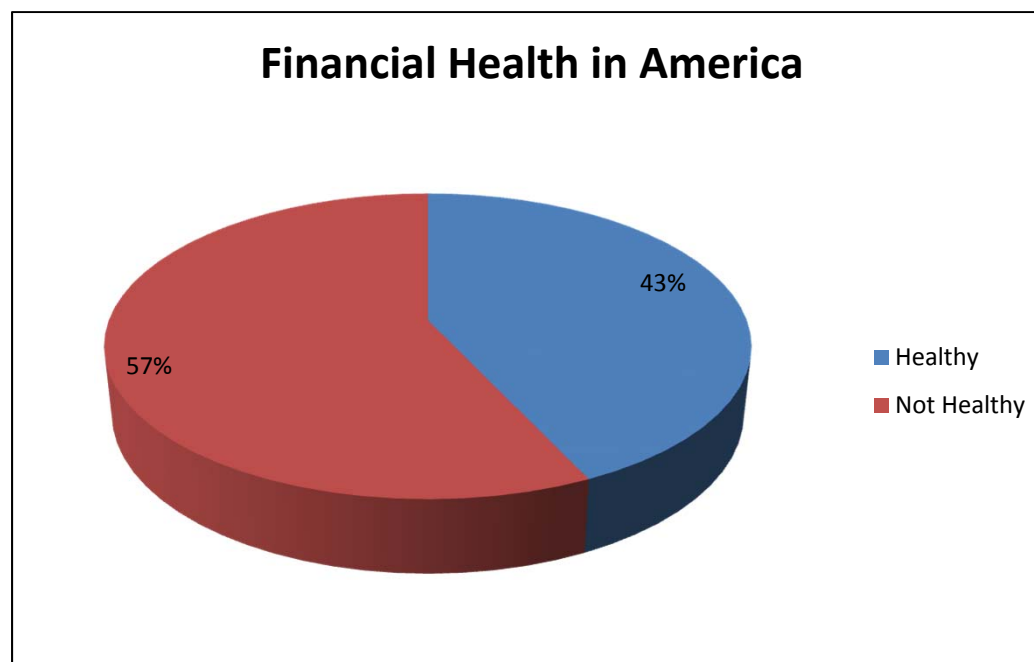


Why Payment Protection Programs?

Excerpt from the CIMRO Conference 2018



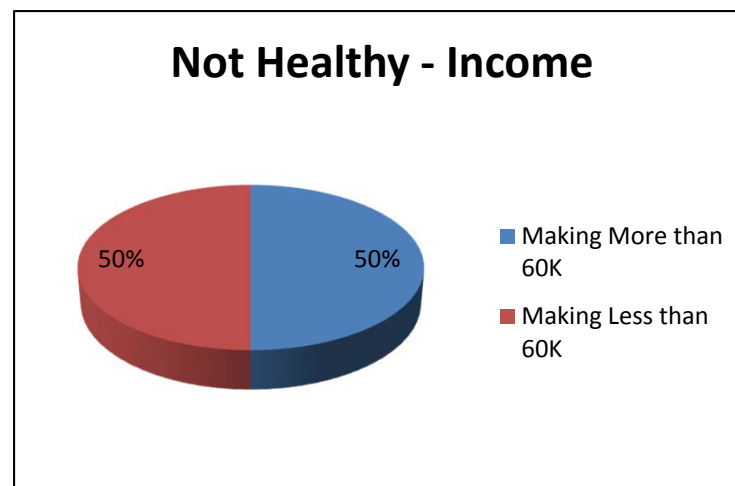
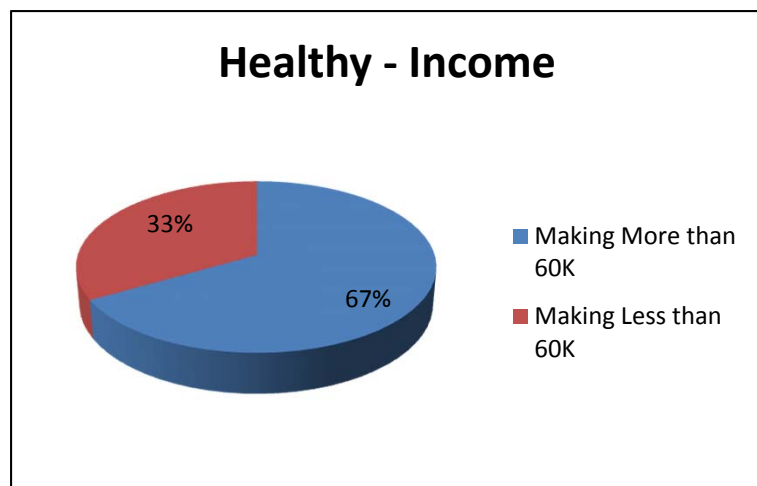
Financial Health in America



Source: Understanding and Improving Consumer Financial Health in America, CFSI, 2015



Income does not tell the whole story



Financial Shocks

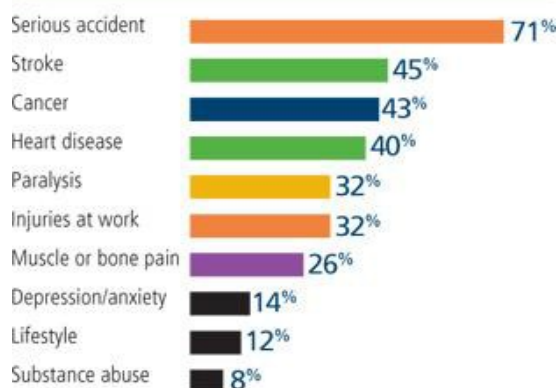
- A typical household's most expensive financial shock is \$2,000.00
- 41% of households do not have enough liquid savings to cover such an expense

Source: Understanding and Improving Consumer Financial Health in America, CFSI, 2015



Disability: Perception and Reality

What consumers believe causes disabilities:



THE REALITY:

% of new long-term disability claims caused by each of the following*



*"New" claims are those approved in the survey year.
Source: The 2011 FPA Long-Term Disability Claims Review

WHAT EMPLOYEES VALUE: financial resources rated valuable by respondents



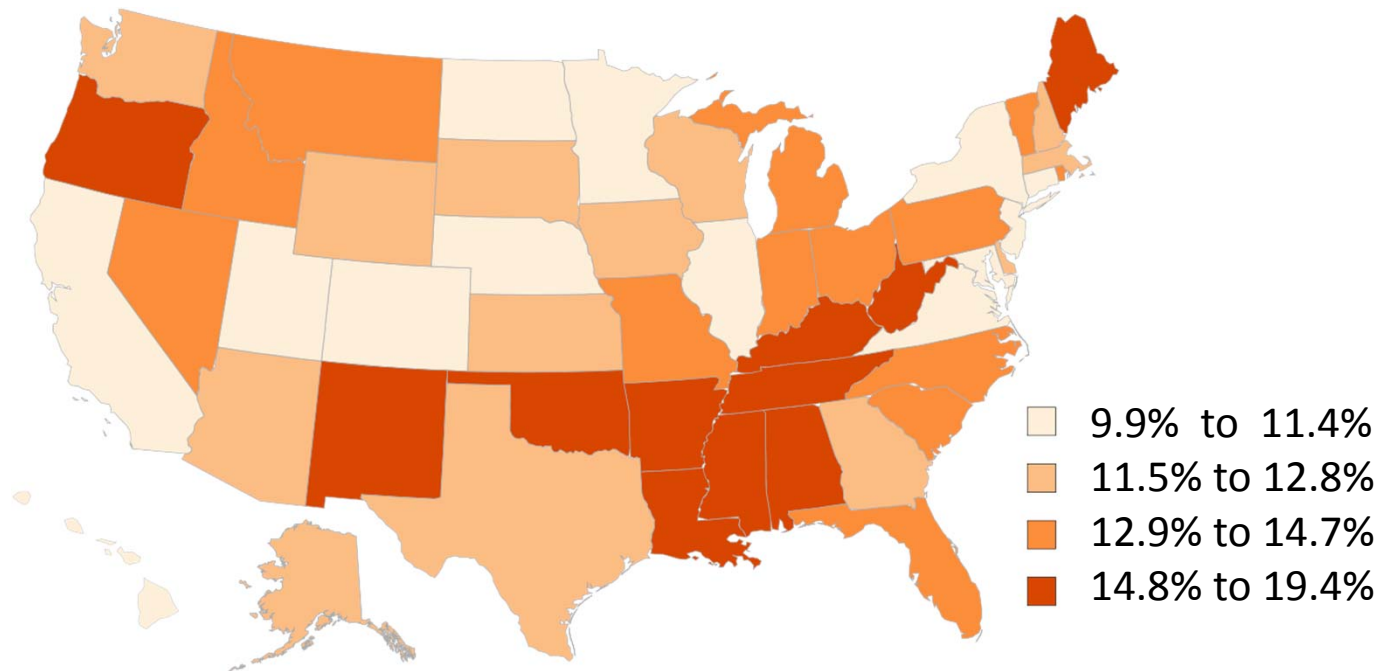
HOW EMPLOYEES ACT: % of respondents who are prepared for a disability



Sources: Council for Disability Awareness (2011): The Disability Divide, Advisors Study
Council for Disability Awareness (2011): Long Term Disability Claims Review



People with disabilities as percentage of the US population, by state (2015)



Source: Kraus, Lewis. (2017). 2016 Disability Statistics Annual Report. Durham, NH: University of New Hampshire