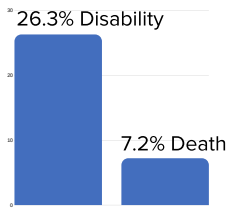
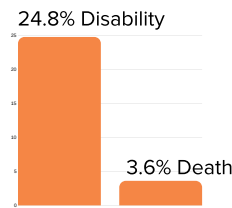


Disability and the Medical Profession



Males born in 1996 have a 26.3% probability of disability before age 65 and a 7.2% probability of death.



Females born in 1996 have a 24.8% probability of disability before age 65 and a 3.6% probability of death.

Physician disabilities are more concentrated in these diagnosis categories compared to other occupation groups:

Nervous System



Pregnancy



Musculoskeletal



Injury



The need for fine motor skills in the hands and fingers makes a disability more likely for physicians.

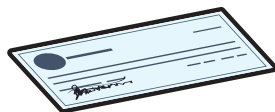


Your ability to work and generate an income is your most valuable asset!



Disability insurance protects your income in the event that you are no longer able to perform your work duties due to an illness or injury.

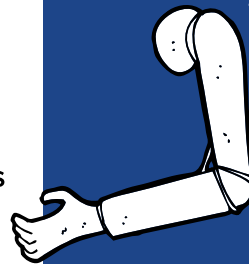
- What would happen if you suffered from an accident or illness and couldn't work?
- What would happen if you didn't receive an income for one year, two years, or permanently?
- How would your lifestyle change without an income?



Disability insurance helps replace the lost income. Think of DI as a paycheck while you're not able to work due to an accident or illness.

Common Specific Diagnoses Include:

- Rotator Cuff Issues (Sprain, Rupture)
- Disorders Involving the Back/Disc Problems
- Multiple Sclerosis
- Carpal Tunnel
- Osteoarthritis & Rheumatoid Arthritis
- Variety of Neoplasms (Breast, Lung, Prostate)
- Mental Health (Depression)



Physicians often have back problems due to standing or hunching over patients.

