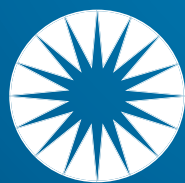




Protect your  
paycheck with  
*Stand Out*  
disability insurance  
from Renaissance.



Renaissance®

DENTAL • VISION • LIFE • DISABILITY

# Renaissance provides a financial *Safety Net* if you're forced to miss work.



Your earning power is one of your greatest financial assets. What if you were unable to work because of an accident or illness? How long could you or your family survive without your regular paycheck?

Disability incidents occur far more often than you might think. Nearly six percent of workers every year will experience a short-term disability due to illness, injury or pregnancy.<sup>1</sup> And more than one in four of today's 20-year-olds will be out of work for 12 months or more before they reach normal retirement age.<sup>2</sup>

No matter what the reason, the end result is the same. You will likely need help for those day-to-day expenses while you're out of work.

## The reality is: illness or injury can happen to anyone.

That's why Renaissance offers flexible and cost-effective disability plans. Disability insurance pays you a portion of your income when you need to miss work for weeks, months or much longer. Whether you are single or have a family that depends on you, this insurance provides vital income to tide you over while you recover.

## Renaissance disability offerings feature:



Short- and long-term plans help your financial well-being if you are unable to work



Provide peace-of-mind coverage knowing you and your family are covered



Coordinated plan design between short- and long-term plans to maximize coverage

**Sign up to take advantage of these benefits today.**

<sup>1</sup> Integrated Benefits Institute, Health and Productivity Benchmarking 2016 (released November 2017), Short-Term Disability, All Employers. Group average for new claims per 100 covered lives.

<sup>2</sup> Social Security Administration, Disability and Death Probability Tables for Insured Workers Born in 1997, Table A

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