



WHAT'S YOUR PERSONAL DISABILITY QUOTIENT (PDQ)?

IT'S THE NUMBER SO MUCH DEPENDS ON.

Your PDQ represents your chance of becoming seriously ill or injured and unable to work for an extended period of time. And with so much riding on your ability to earn an income, it's one very important number to know. To calculate your PDQ, you'll need to answer six simple questions.

Minimize Your Risk

Visit www.DisabilityCanHappen.org to learn:

Five Questions every worker should ask.

How to prepare a Financial Security Plan.

Wellness tips to help you embrace a healthy lifestyle.



1. AGE/GENDER

What is your age?	points		your points
	male	female	
<25	18	22	<input type="text"/>
25-34	13	16	
35-44	9	10	
45-54	1	1	
55+	0	0	

2. OCCUPATION

What kind of work do you do?	points	your points
Mostly office work/indoors	0	<input type="text"/>
Little office work/indoors	8	
Little physical work/outdoors	18	
Mostly physical work/outdoors	20	

3. BODY MASS INDEX

Do you consider yourself to be...	points	your points
About the right size	0	<input type="text"/>
Underweight	0	
Overweight	8	
Obese	21	

4. TOBACCO

Have you used tobacco products in the past year?	points	your points
Yes	10	<input type="text"/>
No	0	

5. LIFESTYLE

How healthy is your lifestyle? Consider regular physical exams, regular exercise, stress, sleep and eating habits, drug or alcohol abuse.

	points	your points
Very healthy	0	<input type="text"/>
About average	3	
Not very healthy	7	

6. MEDICAL CONDITIONS

Do you have or are you undergoing treatment for: diabetes, high blood pressure, high cholesterol, heart disease, cancer, chronic back or joint pain, drug, alcohol or food addiction, anxiety or depression?

	points	your points
No	0	<input type="text"/>
Yes	12	

YOUR TOTAL POINTS

What do your above numbers add up to?

See other side to finalize your PDQ..

**COPY YOUR TOTAL POINTS
FROM FRONT**

YOUR CHANCE OF BECOMING DISABLED

Check the box that reflects your total points below. Read across to see your estimated chance of becoming disabled and unable to work for three months or longer before the age of 65.

<input type="checkbox"/>	less than 25 points	5-25% chance (below average)
<input type="checkbox"/>	25-35 points	25-35% chance (about average)
<input type="checkbox"/>	36-49 points	35-50% chance (above average)
<input type="checkbox"/>	50+ points	50% or more chance (significantly above average)

THE LENGTH OF TIME YOUR DISABILITY MAY LAST

Find your age, then read across to see the estimated length of time your disability may last.

	Age	Average length of your disability*	Your probability of disability* lasting 5 years or more
<input type="checkbox"/>	20-24	69 months	30%
<input type="checkbox"/>	25-29	74 months	32%
<input type="checkbox"/>	30-34	78 months	35%
<input type="checkbox"/>	35-39	82 months	38%
<input type="checkbox"/>	40-44	85 months	40%
<input type="checkbox"/>	45-49	86 months	43%
<input type="checkbox"/>	50-54	86 months	45%
<input type="checkbox"/>	55+	84 months	46%

*For disabilities lasting three months or longer.

NEXT STEPS

1. Visit www.WhatsMyPDQ.org for an interactive version of the PDQ and to estimate the financial impact of a disability.
2. Seek planning advice from your financial adviser or your employer's human resources professional.



About the Personal Disability Quotient (PDQ). The Personal Disability Quotient and the PDQ Calculator were developed by the Council for Disability Awareness. The statistical basis for the PDQ Calculator is the 1985 Commissioners' Individual Disability Tables A and C, Society of Actuaries.

About the Council for Disability Awareness (CDA). The CDA is a non-profit group dedicated to helping the American workforce become aware of the growing likelihood of disability and its financial consequences. For more information, visit www.DisabilityCanHappen.org. For questions about the PDQ or CDA, please call 207.774.2634.