

## For Immediate Release

### **Custom Disability Solutions Joins Industry-Wide Initiative to Raise Consumer Awareness About Disability Insurance Coverage**

South Portland, ME – April 27, 2010 May is [Disability Insurance Awareness Month \(DIAM\)](#), and [Custom Disability Solutions](#) (CDS) announced today that it is, once again, supporting and participating in the industry-wide education effort. CDS' plans for DIAM include issuing newsletter articles, adding web content and launching a new podcast – [CDS TO GO!](#)

Disability causes nearly 50% of all mortgage foreclosures, compared to 2% caused by death<sup>1</sup>, and half of all personal U.S. bankruptcies, affecting 2 million people annually, were attributable to illness or medical bills<sup>2</sup>. While some employers provide much-needed disability coverage, only 36 percent of all full-time employees have access to long-term disability insurance through their employers.

“Most employees count on their paycheck to pay the bills, and maintain their current lifestyle. A prolonged illness or injury can make it difficult to keep up with the mortgage, car payments, and groceries, and can create stress for the entire family,” said Jerry Bannach, President and CEO of Custom Disability Solutions. “We are pleased to be a part of DIAM, and I am hopeful that our efforts and message will resonate with employers and consumers.”

[The Life and Health Insurance Foundation for Education \(LIFE\)](#) will again nationally coordinate DIAM. LIFE's plans for May include aggressive outreach to the consumer print media, public service radio announcements, consumer print advertising, and a radio media tour, as well as a special focus on disability insurance on the LIFE website and blog. The awareness-building efforts of LIFE, Custom Disability Solutions and other leading industry organizations will be complemented by aggressive sales and marketing efforts on the part of many leading insurance companies and individual producers.

#### **About Custom Disability Solutions**

Custom Disability Solutions (CDS), a division of Reliance Standard Life Insurance Company, is a full-service group disability risk management organization that is focused on providing superior reinsurance solutions. Our group short-term and long-term disability products are designed to provide competitive and sound group disability plans. We offer flexible plan features and designs that are crafted to keep pace with changes in the industry, and provide the best possible benefits. Online at: [www.customdisability.com](http://www.customdisability.com).



1. Health Affairs, The Policy Journal of the Health Sphere, 2 February 2005
2. MarketWatch: Illness And Injury As Contributors To Bankruptcy, *Health Affairs* Web Exclusive, February 2, 2005

