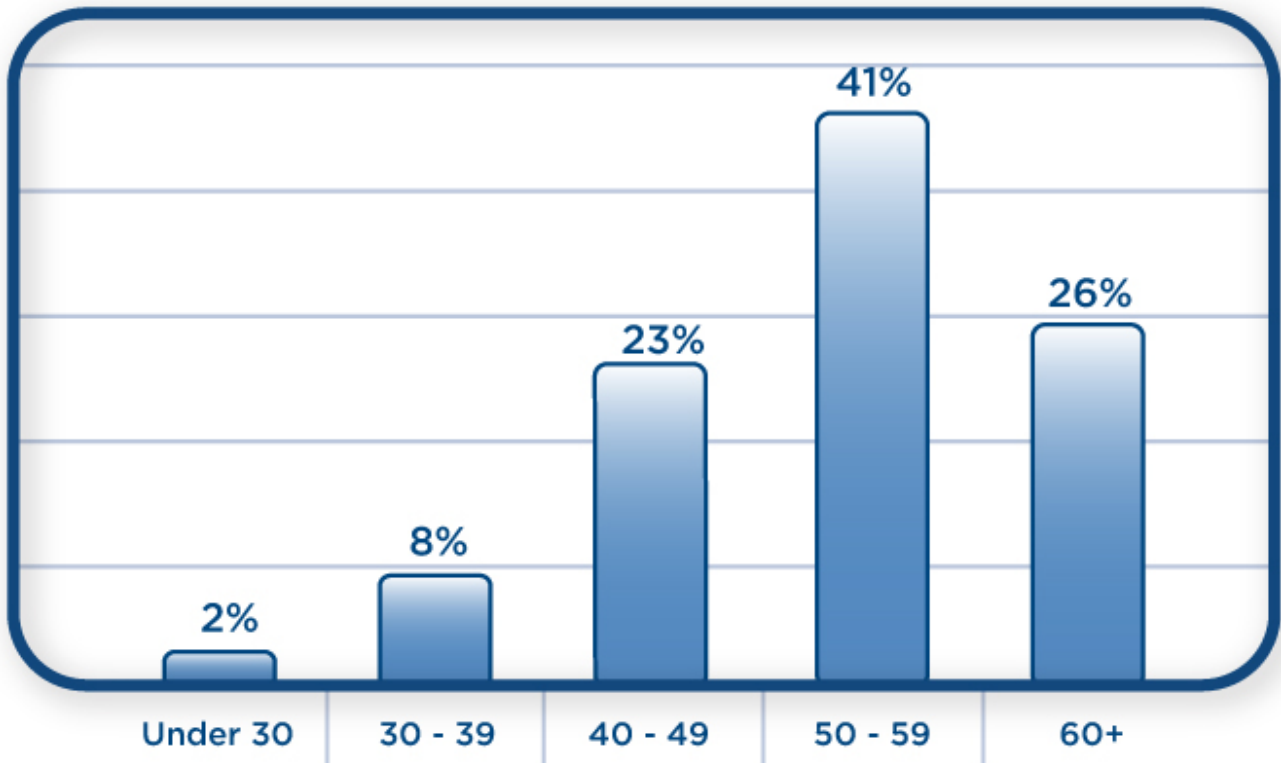


Distribution of open long-term disability claims by age



Source: JHA 2008 U.S. Group Disability Rate & Risk Management Survey