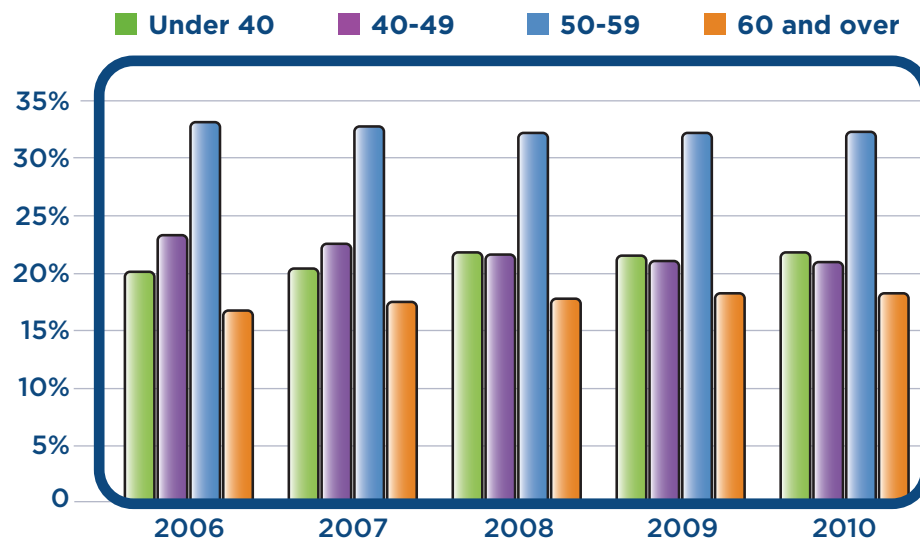


Percent of New Long-Term Disability Claims by Age



The percentage of claims from employees who are under age 40 or over age 60 has been trending upward.

Source: *The 2011 CDA Long-Term Disability Claims Review.*