



PROTECT YOUR INVESTMENT IN YOURSELF

Think of how much work it took to get you where you are: all the courses, tests, projects, and study sessions you had in school... not to mention everything it takes to be successful on the job.

You've made a huge investment in yourself over the years, and one of the best ways to help protect that investment is with insurance.

HOW CAN INSURANCE PROTECT MY INVESTMENT?

How many years of schooling and tens of thousands of dollars in tuition did it take to become a chemist? You've poured countless hours and untold dollars into prepping for your career, and those costs will mainly be recouped through the wages you receive during your time in the workforce.

But what if something derailed all of that? Maybe it's an illness or injury that prevents you from earning a living in the field you worked so hard to break into. Or perhaps it's something worse... and all your school debt and other financial obligations get passed on to other members of your family.

The truth is nothing in life is guaranteed, and all it takes is one major event to leave you or your family in a financially precarious position.

WHY SHOULD I SERIOUSLY CONSIDER DISABILITY INSURANCE?

Many people don't know the true risk of experiencing a disability. Around 5% of Americans experience a short-term disability each year,¹ with the top causes² including:

- Pregnancy
- Disorders of the back, spine, shoulder, and other body parts
- Injuries
- Mental health issues
- Heart attacks and strokes

For long-term disabilities, the top causes include:³

- Musculoskeletal disorders
- Cancer
- Injuries
- Mental health issues
- Heart attacks and strokes

Nobody is immune from the possibility of being sidelined from work due to a disability, and when you're too injured or sick to work, disability insurance can be a real lifeline. By taking away the added stress of financial uncertainty, this coverage can help you focus on recovering and—hopefully—getting back to your regular way of life sooner rather than later.

WHY SHOULD I SERIOUSLY CONSIDER LIFE INSURANCE?

Life is never guaranteed from one day to the next. And when it comes to your loved ones' future, you want to make sure they're set up for success—even after you're gone.

If something happened to you, your loved ones may still need financial help—especially if they depend on any portion of your income or if they'd be responsible for your debts once you're gone. Life insurance is what helps protect them from the potentially devastating financial losses that could result if you were no longer in the picture.

Life insurance can't replace you, but it can help replace a portion of your lost income if you pass away. In the short term, it can cover the cost of funeral expenses, pay off debts, and help provide for day-to-day expenses like food, clothing, and housing. In the long term, life insurance can help pay for college tuition and even ensure your partner's retirement dreams come to fruition. Life insurance is all about enhancing the lives of your loved ones—both now and in the future.

WHY IS THE ACS MEMBER INSURANCE PROGRAM A GOOD CHOICE?

While it's true there are multiple places to buy insurance, applying as a member of the American Chemical Society gets you benefits and features you may not have access to with other providers.

First and foremost, the plans offered are group insurance. This means risk is assumed on a groupwide basis instead of an individual basis, which leads to specially negotiated rates.

Another key benefit is portability. Unlike insurance through, say, your employer, insurance purchased through the ACS Member Insurance Program will stay with you even if you change jobs.⁴

We know the insurance buying process may not seem simple from the outside looking in, but the ACS Member Insurance Program's customer service team can help with whatever questions or concerns you may have.

There are plenty of other perks, too—like certain products having premium credits that reduce your overall payments, the eligibility of your spouse and dependent children to also be insured, the ability to add an inflation guard feature to your life insurance, and much more—but the bottom line is this: your investment in yourself deserves protection.

Visit acs.org/insurance for more information on the exclusive insurance you have access to as a member of ACS.

^{1,2,3}"Disability statistics." Council for Disability Awareness, 2023.

⁴Provided you remain an ACS member in good standing and pay premiums when due.

Coverages are underwritten by New York Life Insurance Company, NY, NY 10010 on group policy form GMR. This marketing material is not intended for residents of New Mexico with respect to Disability Insurance.

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