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A New Number Everyone Should Know: Their PDQ

Council for Disability Awareness Offers Tool to Calculate Your Personal Disability Quotient

(Virginia Beach, VA, May 5, 2009) — We've all heard those "one in X people" stats countless times. But how many of us ever think we're the "one" that something is going to happen to? Now there's a new online tool that makes the chances of being the one to face a disability far more personal—by calculating each individual's own Personal Disability Quotient, or PDQ.

This first-of-its-kind calculator, developed by the non-profit Council for Disability Awareness (CDA), spotlights one of the biggest risks to any wage earner's financial security: the chance that a serious illness or injury may prevent you from earning an income for an extended period of time. It is accessible free-of-charge online at www.WhatsMyPDQ.org.

"During this economic crisis, more and more people are realizing that their ability to earn an income is their single most valuable asset," said Bob Taylor, president of CDA. "They recognize how essential their income is to funding everything that's important to them. But all too often, they seriously underestimate how likely their income may be threatened by a disability."

Not only does the PDQ tool help people quantify their risk of becoming disabled, it helps them proactively manage that risk. First it **engages** people—by asking a few simple questions and calculating their personalized PDQ. Then it further **educates** them on what's at stake if they do become disabled—by estimating their future earnings potential. Finally, it **empowers** them to protect their future income—by offering practical tips on how to prevent a disability if possible, or at least prepare for it financially if unavoidable.

The tool's educational resources are organized into two categories: disability prevention and financial protection, both of which link to information also available on the CDA's main Web site, www.disabilitycanhappen.org. Prevention resources focus on healthcare, lifestyle and safety tips. Planning resources include tools to help people budget for lost income, tap into other benefits, and secure their financial plans.

The Council suggests the PDQ calculator be used in a variety of ways. Financial advisors can use it to raise their clients' awareness of one of their largest unsecured risks – their ability to earn a living. Employers can educate employees about the value of living a healthy lifestyle and proactive disability planning and prevention. And individuals can use it to take charge of their own financial security.

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For more details about PDQ, visit www.WhatsmyPDQ.org. Other disability preparedness tools and resources are available at: www.disabilitycanhappen.org.

About the Council for Disability Awareness (CDA)

The Council for Disability Awareness (CDA) is a non-profit group dedicated to helping the American workforce become aware of the growing likelihood of disability and its financial consequences. The CDA engages in communications, research and educational activities that provide information and helpful resources to wage earners, their families, employers and others who are concerned about disability and the impact it can have on wage earners and their families.

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