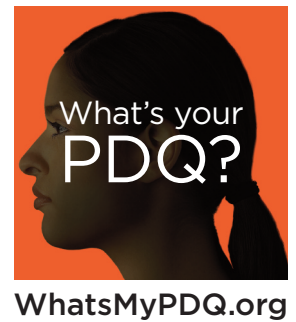


# PDQ FAQ

## WHAT YOU NEED TO KNOW



### **Q: What does PDQ stand for?**

**A:** PDQ stands for Personal Disability Quotient — the percentage chance a person has of suffering an illness or injury that could force them to miss work.

### **Q: How does the PDQ calculator work?**

**A:** The PDQ calculator, located at [www.WhatsMyPDQ.org](http://www.WhatsMyPDQ.org), is the first tool that calculates a person's chances of becoming disabled for an extended period of time using a combination of factors, including age, weight, height, health and type of work environment.

The PDQ calculator **engages** people by providing a personalized PDQ figure, **educates** them by showing how much of their future income is at stake, and **empowers** them to take action with information and resources that can aid in reducing their PDQ. Visitors to the PDQ Web site can also calculate their Earned Income Quotient (EIQ) — the amount of income they could potentially lose should they become disabled.

The PDQ calculator also provides interactive and educational information about reducing your PDQ and protecting your EIQ. Users can learn about disability prevention through the tool's healthcare, lifestyle and safety tips. They can also utilize budgeting, benefits and resources advice to begin planning and preparing for the unexpected, and access the many educational resources available on the Council for Disability Awareness' (CDA) Web site.

### **Q: Who can benefit from the PDQ calculator?**

**A:** All working adults can benefit from the PDQ calculator because it provides their personal disability quotient and shows them how much of their future earnings are at stake. The PDQ calculator also provides interactive and educational information about reducing your PDQ and protecting your EIQ. Users can learn about disability prevention through the tool's healthcare, lifestyle and safety tips. They can also utilize the budgeting, benefits and resources area to begin planning and preparing for the unexpected.

### **Q: How did the Council for Disability Awareness(CDA) build the PDQ calculator?**

**A:** The CDA membership is made up of the leading disability insurance carriers in the U.S. The CDA used the talents and resources of a member company actuary who is a member of the Society of Actuaries' Individual Disability Experience Committee. This actuary worked with the standard industry morbidity table as well as with seasoned underwriters and product developers to develop the Personal Disability Quotient (PDQ) calculator.

These estimated calculations are based on current individual disability industry tables, specifically the Commissioners Individual Disability Table A (CIDA) and Table C (CIDC). These are the tables currently prescribed by the National Association of Insurance Commissioners (NAIC) for statutory reserve purposes. The estimated calculations are also based on population statistics for characteristics not factored into the CIDA and CIDC.

### **Q: What is the CDA?**

**A:** The Council for Disability Awareness (CDA) is a non-profit organization formed in 2005, dedicated to helping the American workforce become aware of the growing instance of disability, its financial consequences and the value of planning responsibly in the event that disability prevents one from earning a living.

### **Q: Why was the CDA created?**

**A:** The CDA was created to encourage working Americans to learn more about the realities and financial consequences of becoming disabled, and helping them plan accordingly.

### **Q: What is the mission of the CDA?**

**A:** The CDA engages in research, education and public awareness initiatives designed to provide information to wage earners, their families, employers, financial advisors, the media and others who are concerned about disability and the impact it can have on wage earners and their families.