

A photograph of a man with dark hair, seen from the side, smiling and holding a young child. The child is laughing joyfully, showing their teeth. They are outdoors, with a blurred background of green foliage and a chain-link fence.

Your income is your  
most valuable asset.  
*Is it protected?*

**CDIA** | Council for  
Disability Income  
Awareness  
*2024 Annual Report*

## *Our Mission:*

To establish disability income as a key financial safeguard for every working American.

We work to raise awareness of this critical financial protection through education and consumer outreach.

- The Council for Disability Income Awareness is a nonprofit organization comprised of dedicated member companies. It is respected as a trusted and relevant educator on the prevalence of disability and its devastating impact on workers' incomes.
- The Council for Disability Income Awareness helps consumers, employers and advisors make informed decisions about the financial risks people face from a disability that may occur during their working years.
- The Council for Disability Income Awareness will share data, research and insights with its target audiences, members, influencers, and partners to inform how they perceive, offer, and purchase income-protection solutions.
- The Council for Disability Income Awareness will empower working or soon-to-be working Americans with the awareness of the real risk and consequences of a disability on their income and lifestyle, and how to work with employers and advisors to secure a financial safety net that considers their risk of disability.



## Our Members

The member companies of The Council for Disability Income Awareness represent industry leaders who provide disability-related insurance, products, and services. These include individual disability insurance, employer-provided short- and long-term disability insurance, worksite and voluntary disability insurance, data analytics, and absence management services.

These organizations generously support The CDIA and its mission, allowing us to serve, support, and educate working adults, employers, and financial advisors. Their stature in the field is a primary reason we are recognized as a trusted and relevant educator on the prevalence of disability and its devastating impact on the income of workers and businesses.



# *Looking Ahead:* Refocused, Reimagined and Reenergized

## MESSAGE FROM THE PRESIDENT

**2024 was a tremendous year for the CDIA. Much was accomplished, and we are well positioned for growth and greater impact.**

We refocused and clarified our name with the additional of the term “Income.” We refined and reaffirmed the language of our mission.

We added new members. We reimagined and rebuilt our website to better reflect our current efforts, and the new site launched in January, 2025.

We also held two campaigns under the banner “Income Matters.” Our spring campaign focused on providing tools and information for our target audience of working Americans, and our fall campaign focused on supporting

employer-provided benefits information during Open Enrollment season. Both had tremendous outreach. Most of the content for

both campaigns was provided by our member companies.

We increased member support and engagement for our Research and Marketing committees, and also were able to have member companies take up leadership roles as Chairpersons for both

these committees. Please review this year-end report and feel free to contact me with any questions or concerns.

2024

### Milestones

- Refocused Name
- Reimagined Website
- Reenergized Membership



Bob Herum, *President*  
Council for Disability  
Income Awareness



# Key Accomplishments

## 2024 was an outstanding year for the CDIA.

- We added the term “income” to our name and garnered numerous positive comments and press coverage of the name change.
- We developed and released our new website with up-to-date information and tools for our target audiences, more focus on our member firms, and improved ease of use and functionality, now live, at TheCDIA.org.
- We ran two hugely successful marketing campaigns as measured by use, actions and readership.
  - Spring – included materials designed for agents and brokers to support the historical disability awareness campaigns by various insurance companies
  - Fall – Focused on employee participation in employer-provided insurance options during open enrollment
- We continued our very successful blog campaigns with materials provided by member firms.
- We added two new members: UNUM Group, and our first BGA, the Plus Group, and are in talks with many additional prospects.
- We held a well attended in-person board meeting in Omaha, hosted by Ameritas.



Visit us online at [TheCDIA.org](https://TheCDIA.org)



## Financials

- Currently have in excess of one-year's expenses in our account, before any renewals are received
- Have developed and will implement a 2025 budget
- All billings are now, unless not possible, via ACH
- New members have further helped our financial situation and additional members are anticipated
- Policies and procedures to streamline and codify financial flow, approvals, billing processes, and use of ACH are all underway



## Research

**A collegial forum:** The CDIA's Research Committee provides members a collegial forum for discussing issues of concern to our industry's target audiences (working consumers, employers, and financial advisors). It identifies and helps fill gaps in knowledge on key topics through a three-pronged strategy of outside-in research, curation, and "fast facts."

**Discussion topics:** The Committee discussed the continued growth of AI impact within our industry and members. The committee is also reviewing other key trends such as the "mainstreaming" of mental health and the changing nature of work and the workplace, the growth of PFMLA in new states. Primary focus in the last half of the year has been on developing a series of educational events around the implications of mental-health parity for our industry.

**Member-to-Member Training:** Our diverse membership helps us explore topics of interest and provides valuable analyses for all members. Initiatives include sharing research that can inform the development of new services and facilitating the exchange of insights from members and reinsurers.

**Member Leadership:** Matt Defousses, from Smith Group/Guy Carpenter agreed to act as the Chair for the Research Committee.

### In 2025, our focus will be to:

- Develop and implement quarterly training to the member companies by other member company representatives
- Continue to grow the membership of the committee and create a "buzz" for the members
- Reconfirm the research focus and the desired output with the support of the committee
- Focused on release of research findings on a periodic basis



# Marketing

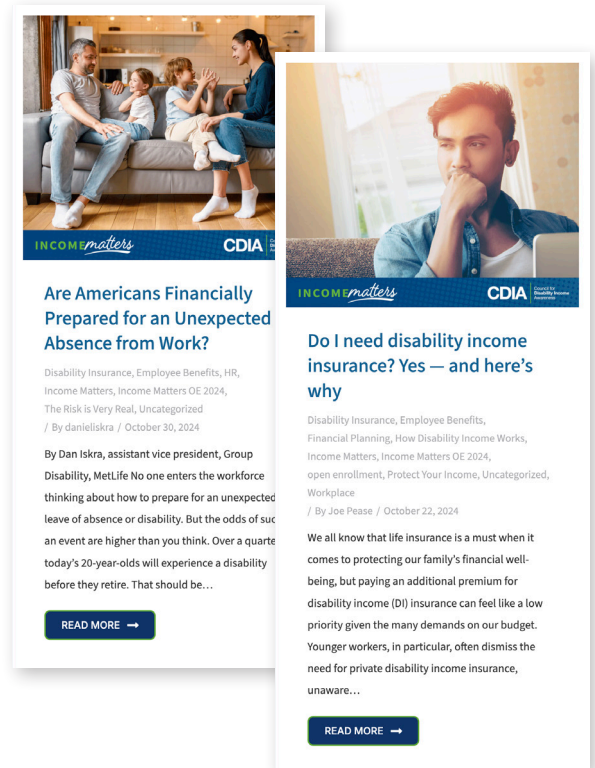
**Brand Refresh:** Our marketing committee was actively engaged in the decision process, as well as the board of directors, to change the organization's name to clarify and enhance it, adding the word "income." With the name change, the organization launched a new logo, laying the foundation for a refreshed brand approach, the first change of this kind in our 20 year history.

**Online Campaigns:** Our marketing committee provided direction and content in developing and executing our 2024 spring and fall campaigns with the theme, "Income Matters." Per usual, both campaigns were a huge success as measured by use, actions and readership. (See results on the following page.) The majority of the blog content for both campaigns was provided by members, which enhanced our response rate.

**Member Leadership:** Alexandra Ginieres, of member company MGIS, agreed to act as the Chair for the committee. The committee also gained new members and held bi-weekly meetings.

## Our goals for 2025 include:

- Developing ideas and themes for our 2025 spring and fall campaigns, as well as actively participate in generating blogs, as well as attaining blog posts from others within and outside of our member companies and organizations
- Continue working to increase our impact in meeting our mission of reaching working Americans and benefits professionals that work with the individuals or firms
- Continue our aggressive membership push as we continue to grow our member value proposition



### Are Americans Financially Prepared for an Unexpected Absence from Work?

Disability Insurance, Employee Benefits, HR, Income Matters, Income Matters OE 2024, The Risk is Very Real, Uncategorized / By danieliskra / October 30, 2024

By Dan Iskra, assistant vice president, Group Disability, MetLife No one enters the workforce thinking about how to prepare for an unexpected leave of absence or disability. But the odds of such an event are higher than you think. Over a quarter of today's 20-year-olds will experience a disability before they retire. That should be...

[READ MORE →](#)

### Do I need disability income insurance? Yes — and here's why

Disability Insurance, Employee Benefits, Financial Planning, How Disability Income Works, Income Matters, Income Matters OE 2024, open enrollment, Protect Your Income, Uncategorized, Workplace / By Joe Pease / October 22, 2024

We all know that life insurance is a must when it comes to protecting our family's financial well-being, but paying an additional premium for disability income (DI) insurance can feel like a low priority given the many demands on our budget. Younger workers, in particular, often dismiss the need for private disability income insurance, unaware...

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## Reaching our Audience

The CDIA continues to grow its reach through our existing marketing programs—regular blog publishing, our annual spring and fall campaigns, and ongoing efforts across social media platforms. The blog site continues to be quite successful.

### Blog Website

	Oct. 2021	Oct. 2023	Oct. 2024
Monthly Views:	5,141	6,083	6,976
	2021	2023	2024
Traffic Jan.–Oct.:	36,730	43,572	85,421

### Organization Website

DisabilityCanHappen.org	2024
Active Users:	30,000
Page views:	56,000

### Social Media Audiences

	Oct. 2023	Dec. 2024
Facebook Followers:	33,965	33,600
X Followers:	3,758	3,804
LinkedIn Followers:	3,142	3,360

**+322%**  
blog traffic  
2024 OVER 2023

### Income Matters Two-Month Fall Campaign

	During the Campaign
Facebook Reach:	104,400
X Impressions:	83,908
LinkedIn Impressions:	222,932

### Campaign Highlights

#### Facebook Compared to previous period

Reach:	+20.9%
Sessions:	+30.6%
Page views:	+60.2%

**+60%**  
page views  
DURING TWO-MONTH  
FALL CAMPAIGN

#### X During the campaign

Engagement: 13.5% (Average engagement across X is 0.035%)

#### LinkedIn Compared to previous period

Impressions:	+108%
Reactions:	+118%
Reposts:	+114%

**+118%**  
reactions  
DURING TWO-MONTH  
FALL CAMPAIGN

## Membership

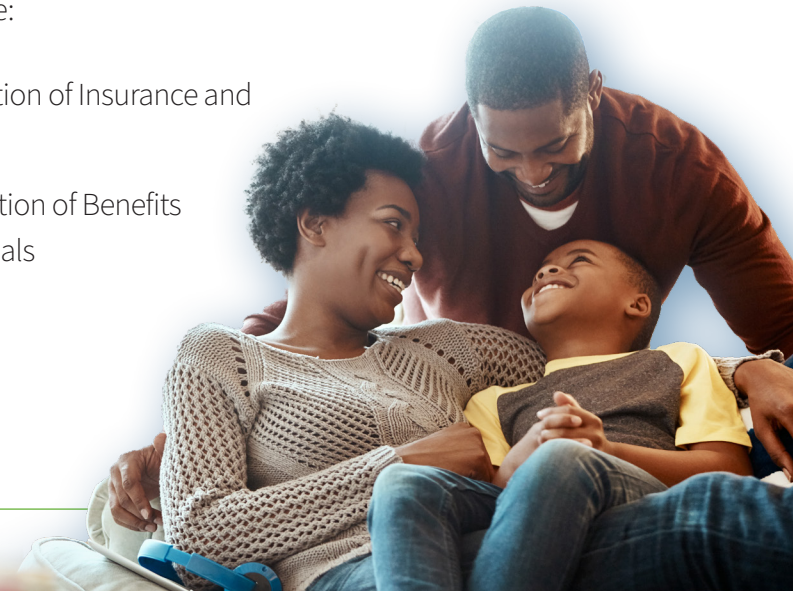
The membership goals for 2024 were to retain all current members and grow by four new members. We added three new members and were able to retain a member who almost left. New members were UNUM Group and two BGAs, the Plus Group and Ash Brokerage. Other potential members are considering membership and this effort will continue.

We expect 2025 to be an even better year for our growth. Membership tools have been developed to assist in that effort. A comprehensive list of potential members, with carriers, axillary firms, reinsurers and BGAs has been developed. Assistance from board leadership will be sought for outreach to specific firms — “*Who do you know...*”

## Strategic Alliances

The CDIA is developing relationships with key industry associations that can further our outreach and impact in the education and awareness of working Americans, the agents and brokers that work with them, and the insurance carriers and associate members that create and maintain the products that provide income to the disabled worker and/or provide tools to help employers and employees through the myriad of issues that impact the disabled. These allied organizations include:

- DMEC—Disability Management Employer Coalition
- IBI—Integrated Benefits Institute
- SHRM—Society for Human Resource Management
- IDIS—International Disability Income Society
- NAIFA—National Association of Insurance and Financial Advisors
- NABIP—National Association of Benefits and Insurance Professionals



## Annual “Blue Sky” Efforts

Two days of intensive “Blue Sky” discussions took place in early 2024, reviewing the current state of the organization and planning for the future, with all members of the CDIA staff and support firms. The focus of these talks is to identify and agree on priorities. We intend to conduct “Blue Sky” meetings at the beginning of each year to review our progress and look ahead to the coming year.

Recommendations and changes in 2024 included:

- Quarterly updates to the member firms
- Prepare and distribute early in each subsequent year an Annual Report for member firms
- Quarterly board meetings, either virtual or face-to-face to ensure consistent communication with our member firms
- Targeted and consistent membership efforts to both carriers and ancillary firms that further our efforts and mission
  - Use our members to help identify and approach new members
- Continue our efforts to involve and listen to our membership via our Research and Marketing Committees
  - Actively gain member committee feedback and leadership on the committee
- Develop and share our Strategic Goals with the Board to ensure we are on track



*After a year of change we reaffirm our essential goals and preinciples.*

## The Council for Disability Income Awareness ultimately advocates for and educates the community supporting the individual who is facing a loss of income, the challenges of disability, and the potential for long-term absence from work.

- As a trusted go-to resource, The CDIA amplifies its members' expertise by promoting their publications, social media posts, and white papers through our own platforms resulting in increased visibility and credibility.
- Our members become part of research initiatives that look at the world from the outside-in and are important to members, the absence management and income protection industry, and its customers.
- Our members help create conversations from our research and use this to influence how consumers think about their work, and personal and financial well-being.
- The CDIA focuses its educational initiatives on income protection products, including Individual and group disability insurance, and critical illness, accident and hospital indemnity coverages.
- The Council for Disability Income Awareness will continue its focus in 2025 on capturing the attention of working people, and educating them about the importance of income protection.
- It will also continue to support employers, advisors, benefits consultants, and the media at large in sharing The CDIA's research findings as well as learnings as to the best ways to effectively communicate with employees and consumers.





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[TheCDIA.org](http://TheCDIA.org)

*A 501(c)6 nonprofit organization*