



Individual disability insurance

## Make sure you have the right protection.

From daily necessities to vacations, your income pays for the lifestyle you choose to live. That's why protecting your income with disability insurance is so important.

Your employer offers group long-term disability (LTD) insurance, and this helps provide a firm foundation of income protection for you. But, it may not be enough to help pay your living expenses if you became too sick or hurt to work.

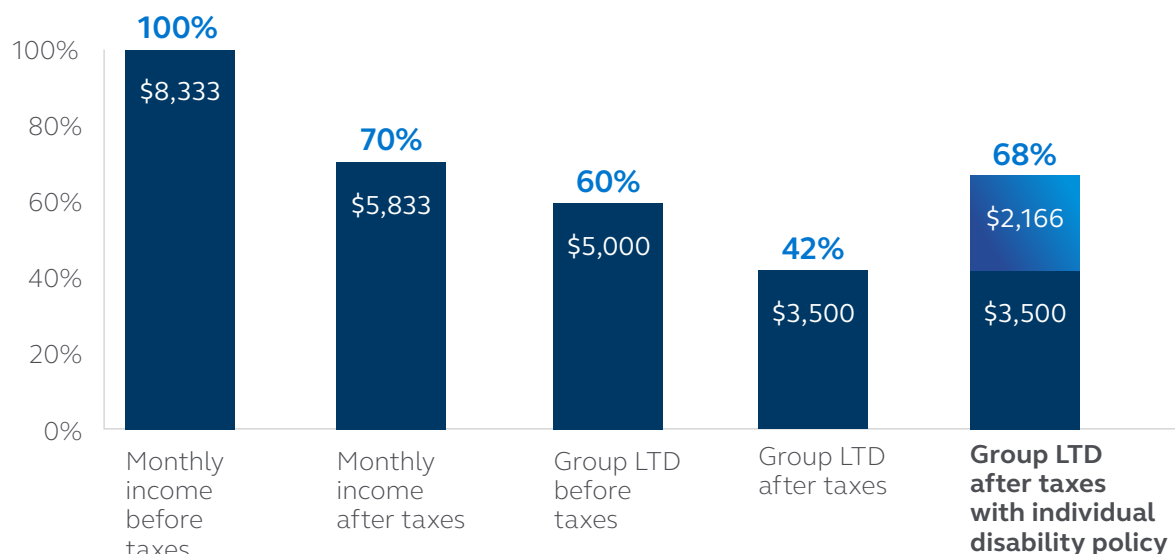
Answer the questions below to see if your current LTD coverage is enough or if you'll need additional help to maintain your lifestyle if you are unable to work due to an illness or injury.

### 6 items to consider about your LTD coverage

- 1 Maximum benefit amount is \_\_\_\_\_% up to \$\_\_\_\_\_ ☐ before tax ☐ after tax.
- 2 Benefits start (elimination period) after \_\_\_\_\_ days or \_\_\_\_\_ months.
- 3 I'll receive monthly payments for \_\_\_\_\_ days or \_\_\_\_\_ months.
- 4 Does my LTD cover incentive compensation (like bonuses or commission)? ☐ No ☐ Yes
- 5 Who pays the cost of coverage? ☐ I do ☐ My employer ☐ A combination
- 6 My monthly expenses are \$\_\_\_\_\_ and LTD provides me \$\_\_\_\_\_ per month.  
This replaces \_\_\_\_\_% (LTD benefit ÷ expenses) of my income.

## Supplement group disability insurance

If you need more income protection, consider adding individual Disability Income (DI) insurance. It pairs well with your existing group long-term disability insurance to help cover more of your income if you become too sick or hurt to work.



Assumptions: \$8,333 gross monthly income (\$100,000 annually), with 60% group LTD, assuming a 30% tax bracket for federal, state, and FICA.

For illustrative purposes only.

## Benefits of individual DI

- Your policy is customized to fit your needs and budget.
- The monthly benefits are tax-free (if premiums are paid with after-tax dollars).
- The policy cannot be cancelled or changed (except for non-payment of premium) even if you have changes to your income, occupation, or health.
- You may qualify for discounts on the cost of coverage.



Let's connect

Contact your local representative.

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