



Individual disability insurance

# Make sure you have the right protection

Protecting your income is important because it provides for everything. That's why 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 the unexpected happens.

## 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 My LTD covers 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.

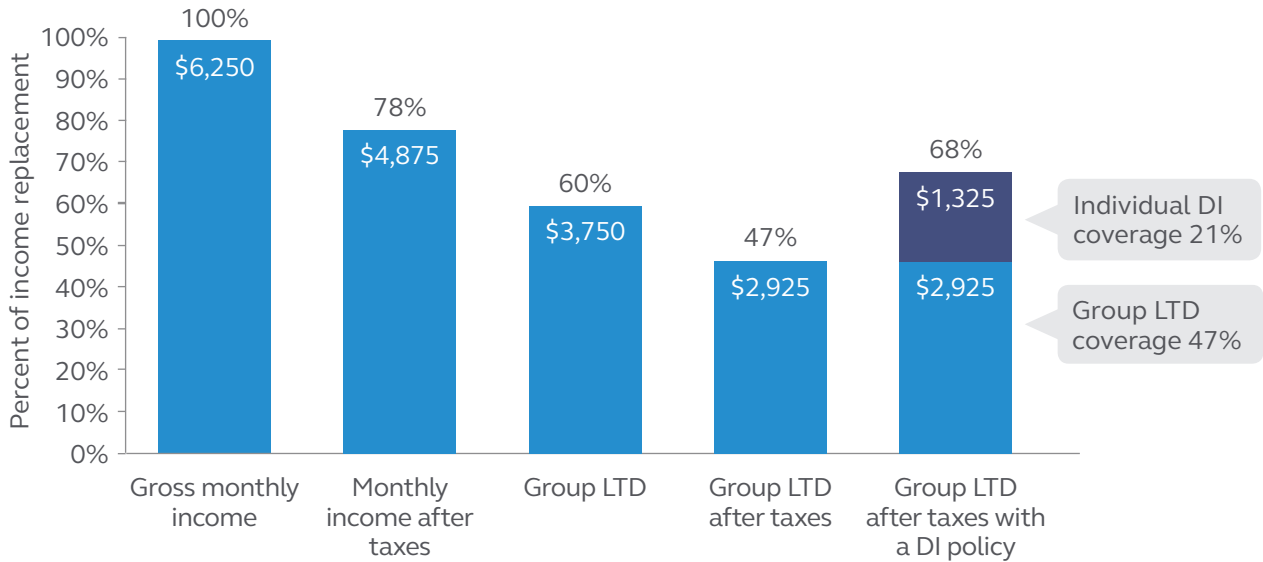


Chart based on \$6,250 gross monthly income (\$75,000 annually), with 60% group long-term disability program, assuming a 22% tax bracket for Federal, State and FICA. This example is for illustrative purposes only.

### 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 even if you have changes to your income, occupation or health.
- › You may qualify for discounts on the cost of coverage.

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