

2 MINUTE COVERAGE CHECKUP

DOES THE DISABILITY INSURANCE (DI) YOU HAVE THROUGH YOUR EMPLOYER TRULY HAVE YOU COVERED?

If your paycheck stopped because you were too ill or injured to work, what would happen?

Chances are, you have Group Long Term Disability (Group LTD) insurance through your employer.

Group LTD typically replaces 40%-60% of your salary.

Could you live on the reduced \$\$ you'd receive from your Group LTD plan?



GROUP LTD INSURANCE MAY NOT BE ENOUGH

Consider these facts about Group LTD ...

1

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Group plans often have a benefits cap, lowering the \$\$ you'd receive.

2

Plus, if your employer pays the premiums, benefits are usually taxed.

3

GROUP LTD MAY ONLY REPLACE ABOUT HALF OF YOUR INCOME

4

salary

is typically the only income covered by Group LTD. Other remuneration such as bonuses, commissions, and incentives are usually not covered.

INDIVIDUALLY OWNED DI CAN HELP FILL THE GAPS

Covers bonus and incentive income.

Benefits non-taxable if paid for with after-tax \$\$.

Portable — Can be taken with you whenever you change jobs.

Group LTD + Individually Owned DI = Better Protection

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