

Coverage checkup

Is disability coverage from your employer enough?

If your paycheck stops because illness or injury keeps you from working, your group coverage may actually only replace about

40%

of your income, leaving you with a shortage, or "coverage gap."



→ Coverage gap

→ Group coverage

Other factors to consider:

- 1 Bonuses, commissions, and incentives may not be covered.
- 2 Leave your job, lose your coverage. Group policies aren't usually portable.
- 3 If your employer pays your premiums, your benefits are taxed.

Individually owned disability coverage can fill the gap.



Customizable to cover more of your income



Portable, so you're covered even if you change jobs



Nontaxable if paid with after-tax dollars



Supplemental Income Protection

- No medical exam
- No exclusions for pre-existing conditions
- Permanent premium discounts
- On-line application, approval, and policy issue

Consider how individual disability insurance can protect what's most important to you.

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