



# Get the Coverage Your Group LTD Plan May Not Provide

## Stop exposing yourself

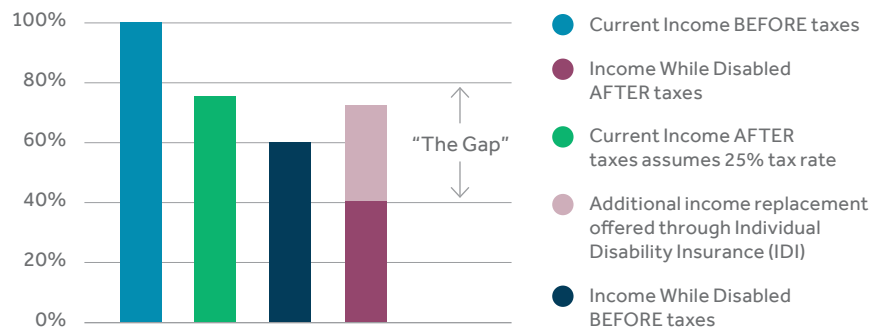
Your Group Long Term Disability (LTD) plan may not provide the coverage you need if you become too sick or injured to work.

### Group plans cover base salary and cap benefits

Most group plans provide basic income protection but aren't geared to highly-compensated employees because they typically only cover base salary and place a cap on monthly benefits. Most group plans don't cover bonus and incentive compensation — or retirement plan contributions\* — so a considerable amount of your income may be exposed.

### Taxes may further reduce your benefit

Because Group LTD is often paid for by the employer with pre-tax dollars, you'll be taxed on any benefit you receive.



Assumes Group LTD Plan is 60% income replacement benefit.

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### You may be exposed if you:

- Have bonus or incentive compensation
- Are a highly compensated employee
- Contribute to a retirement plan

### Cover yourself with premium income protection

Individual disability insurance (DI) can help replace your income and maintain your standard of living. Unlike Group LTD, coverage stays with you even if you change jobs. And, the benefits you receive are tax-free when you pay with after-tax dollars. Individual DI includes options to protect you in your own occupation, to repay student loans, to increase coverage as your income grows, and many others.

\*Retirement Protection Plus is not a pension plan, qualified retirement plan or qualified individual retirement account or a substitute for one.

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