

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."

Also:

Bonuses, commissions, and incentives may not be covered.

And:

Leave your job, lose your coverage. Group policies aren't usually portable.

Plus:

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.



Salary
Commission
Bonus
Fees & wages

Portable – stays with you even if you change jobs.



Nontaxable if paid with after-tax \$\$.



Group coverage + individual coverage = better protection

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

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