

Comprehensive Disability Solutions



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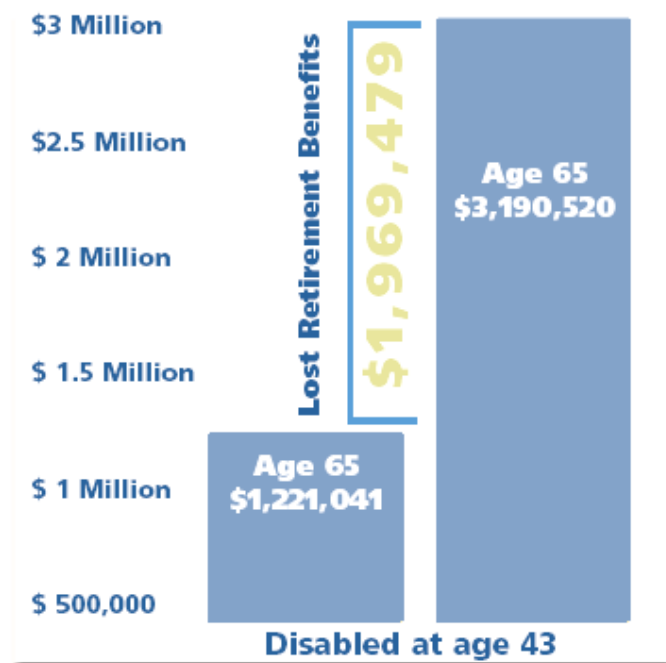
Supplemental disability insurance covers bonus, retirement contributions and other forms of compensation. It stabilizes or even reduces disability premiums and liability risk— and provides your valued employees with portable and permanent policies.

Disability & Retirement Savings

A total disability can have a devastating impact

on an employee's pre-retirement income and post-retirement lifestyle. Most group long-term disability (LTD) programs pay only 60% of an employee's salary, and also fail to protect retirement plan contributions that would have occurred over the employee's working life.

Disability plans can be restructured to offer employees coverage that addresses non-salary compensation and concerns about retirement. With a typical corporate long-term disability plan, for example, the employee illustrated will have a considerable reduction in income, and at age 65 will receive 61% less in retirement benefits from the individual's 401(k) plan.



Example: Employee disabled at 43 years old. Pre-tax compensation: \$200,000. After tax: \$120,000. 401(k) balance at age 43: \$150,000 with max-out contribution of \$16,500 per year. Includes company match (.50 up to 6%) at an estimated 10% return on investment. Qualified plan limits increased yearly for inflation.