



Supplemental Income Protection

Essential for your employees

Protect against the unexpected

Your employees are vital to your business. But what if an illness or injury affects one or more of them? Do you have an adequate disability income insurance program in place?

A supplemental DI program can make all the difference for you and your employees. It can help offer financial security and needed income, in the event of a long-term illness or disabling injury.

Group LTD provides income protection, but it may be inadequate.

Ask yourself these questions:

- What percentage of income is covered?
- Does the plan cover base salary only?
- Is the plan employer-paid or employee-paid?
- Do you have employees with variable compensation, and is their variable compensation covered by your plan?
- Do you have employees whose incomes exceed your plan's monthly benefit?

Adequate disability income protection

Supplemental DI insurance offers individual protection that is written to help fill in the gaps left by LTD plans, or it can be offered as stand-alone DI protection. With this coverage, you can design protection for various classes of employees with discounted premium rates.

Benefits of a supplemental DI plan

- **Flexibility in design.** You may offer different levels of coverage to different classes of employees, to match your system of benefits planning.
- **Significant premium discounts.** Your employees can obtain income protection at a much lower rate than if they purchased it on their own.
- **Payment options.** You can pay for all the cost (employer paid), some of the cost (split premium) or none of the cost (voluntary). The payment option can also vary by the class of employees.
- **Billing options.** For any premium paid by you, billing is conveniently handled through a list bill. For premiums paid by the employee, there are two options: individual billing to each employee or list bill for payroll deducted premiums.
- **Guaranteed Standard Issue.** GSI underwriting may be available for qualifying groups. No medical exam is required, each employee answers a few medical questions. There is no financial documentation required, other than an employer census. It is possible to be denied coverage. Applicants who meet the conditions for eligibility will be issued an individual policy with discounted premiums and no medical exclusions.

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Things to consider

When employees rely solely on their group LTD coverage, the percentage of income replaced can be inadequate. A better strategy is to add individual supplemental DI coverage because the combination of the two, protects a larger percentage of income by filling in the gaps left by group LTD.

	Group LTD	Supplemental DI
Benefit amount	Replaces a percentage (60% is common) and has a cap on the benefit amount.	Replaces a percentage of an employee's complete salary minus other existing DI insurance.
Variable compensation	Rarely covers variable compensation such as commissions, bonuses or other wages not included as base earnings.	Option to cover variable compensation.
Plan design	Generally one plan for all employees with limited amounts and no added features or riders.	Provides design flexibility for classes of employees, offering built-in features and riders.
Disability benefit	Benefits are usually taxed, if premiums are paid by the employer which means the employee receives less.	Benefits are received tax free when premiums are paid with after-tax dollars by the employee.
Employment	Coverage typically terminates when employment ends.	Coverage is portable, with no changes to the premium or benefit amounts.

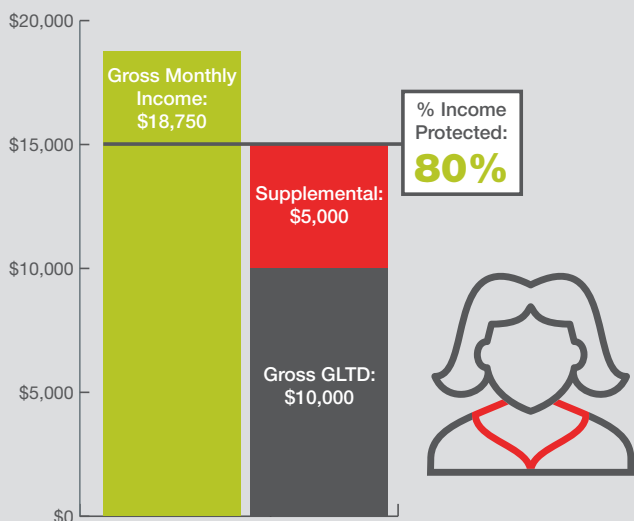
Examples

Group LTD: Employer-paid, 60% of earnings to a maximum of \$10,000. Base salary only.

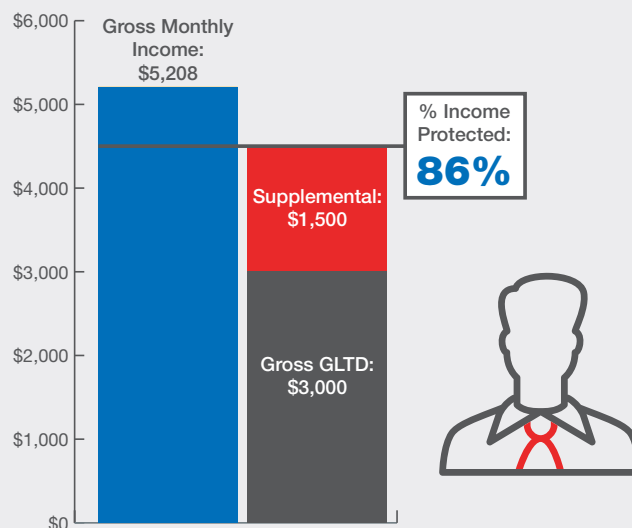
Supplemental DI: Employee-paid, maximum \$5,000

Gross Income (w/Bonus)	Gross GLTD Monthly Benefit	Individual DI Monthly Benefit	Total Combined Monthly Benefit	Total Combined % Income Replaced
225,000	10,000	5,000	15,000	80%
62,500	3,000	1,500	4,500	86%

Employee gross salary: \$215,000 + \$10,000 (bonus)
Gross monthly income: \$18,750



Employee gross salary: \$60,000 + \$2,500 (bonus)
Gross monthly income: \$5,208



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