



EXECUTIVE DISABILITY

Disability insurance is one of the most important parts of a secure financial plan, especially for highly compensated executives. Many group plans fail to cover variable pay such as bonus and commission income, which leaves many executives with an even larger gap should they become disabled.

Group long-term disability plans are commonly designed to cover 60 percent of an employee's income up to a maximum monthly benefit, commonly \$5,000 per month for example. That amount is often adequate for the majority of employees. But for key executives, many of whom are earning more than \$100,000 a year, these group policies often provide less than 60% coverage. Capping the coverage at a maximum of \$5,000 per month means executives are receiving proportionally inferior coverage compared to the rest of the employee population.

If you feel you have a gap in your income protection, call us today. We provide the insurance solutions that give you and your loved ones peace of mind.

Executive Disability Policies act as an additional layer of coverage:

- **Protect your compensation**
- **Improve definition of disability**
- **Extend duration of paid benefit**
- **Inflationary Protections**
- **Tax-free benefit**



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