

# 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."



Coverage gap

Group coverage

### Other factors to consider:

**1** Bonuses, commissions, and incentives may not be covered.

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

**3** 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



**Portable** so you're covered even if you change jobs



**Nontaxable** if paid with after-tax dollars



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

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