

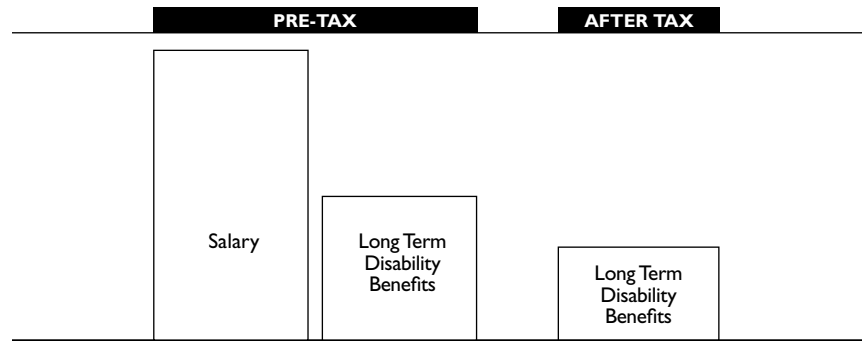
THE TAX IMPACT

of Employer-Paid Long Term Disability Plans

When a company pays the Long Term Disability premiums, benefits paid to a disabled employee on claim are taxable. This may mean that, after taxes, benefits payable at time of disability will replace a much lower percentage of income than originally anticipated.

THE IMPACT OF TAXABLE LONG TERM DISABILITY BENEFITS

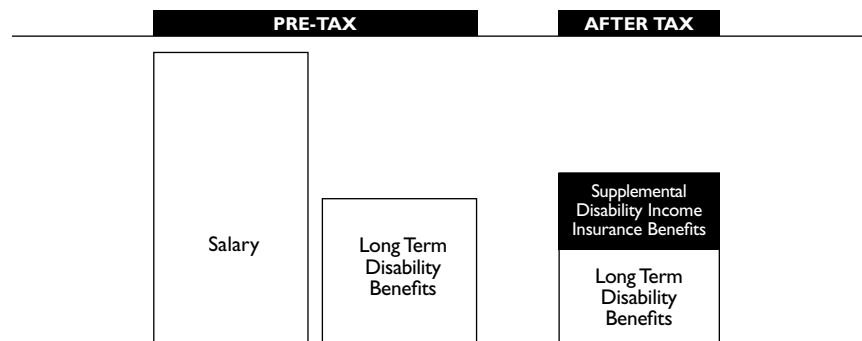
When Long Term Disability benefits are taxable, the actual amount of income received at claim time can fall significantly.



A Supplemental Disability Income Insurance program can help provide more after-tax disability benefits and a higher income replacement ratio than the Long Term Disability benefits alone.¹

THE SOLUTION FOR TAXABLE LONG TERM DISABILITY BENEFITS

A Supplemental Disability Income Insurance policy, combined with Long Term Disability, increases the benefits received while disabled.



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