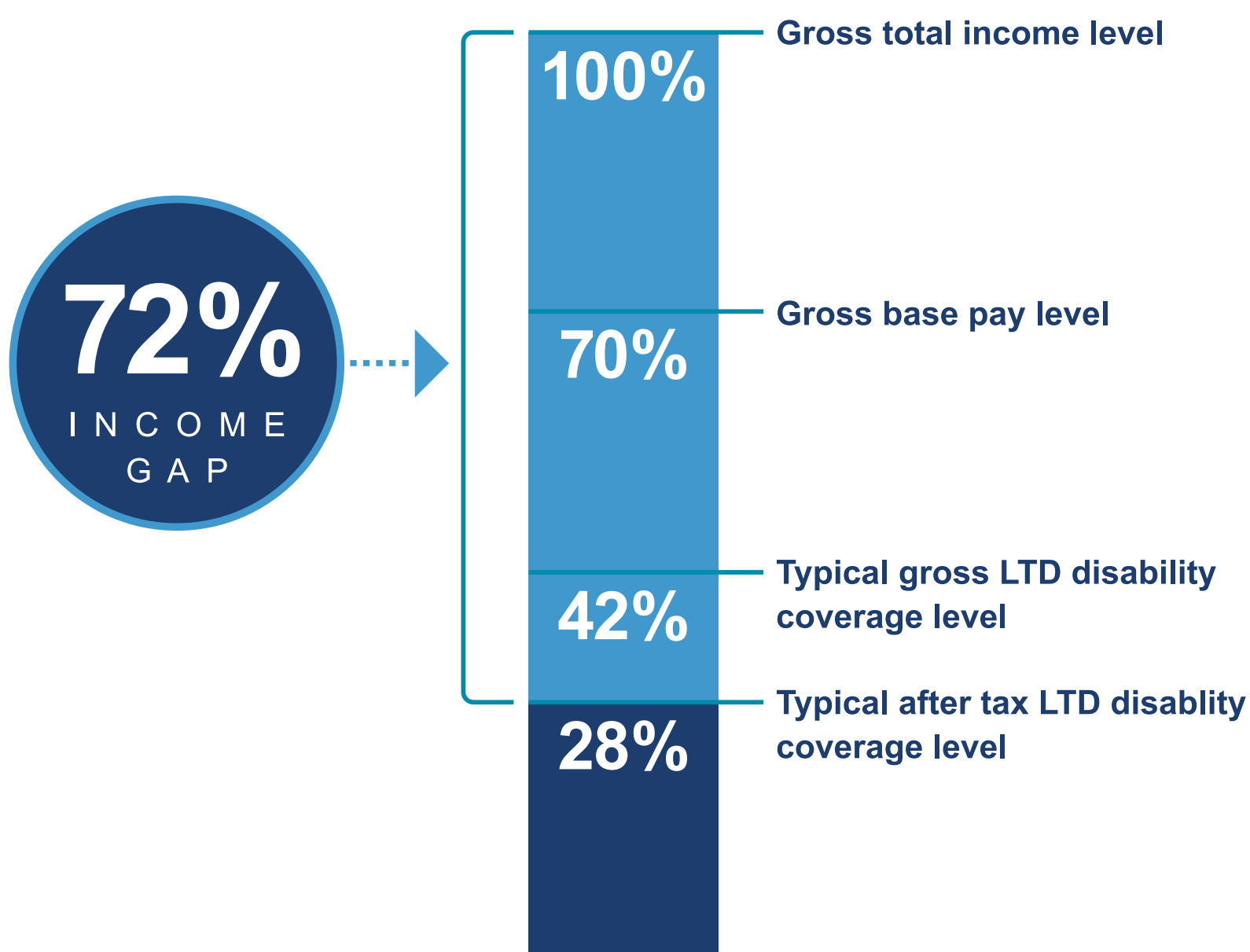


Income Gap

Why employer-sponsored LTD isn't enough

Base Pay Plus Bonus and/or Commission

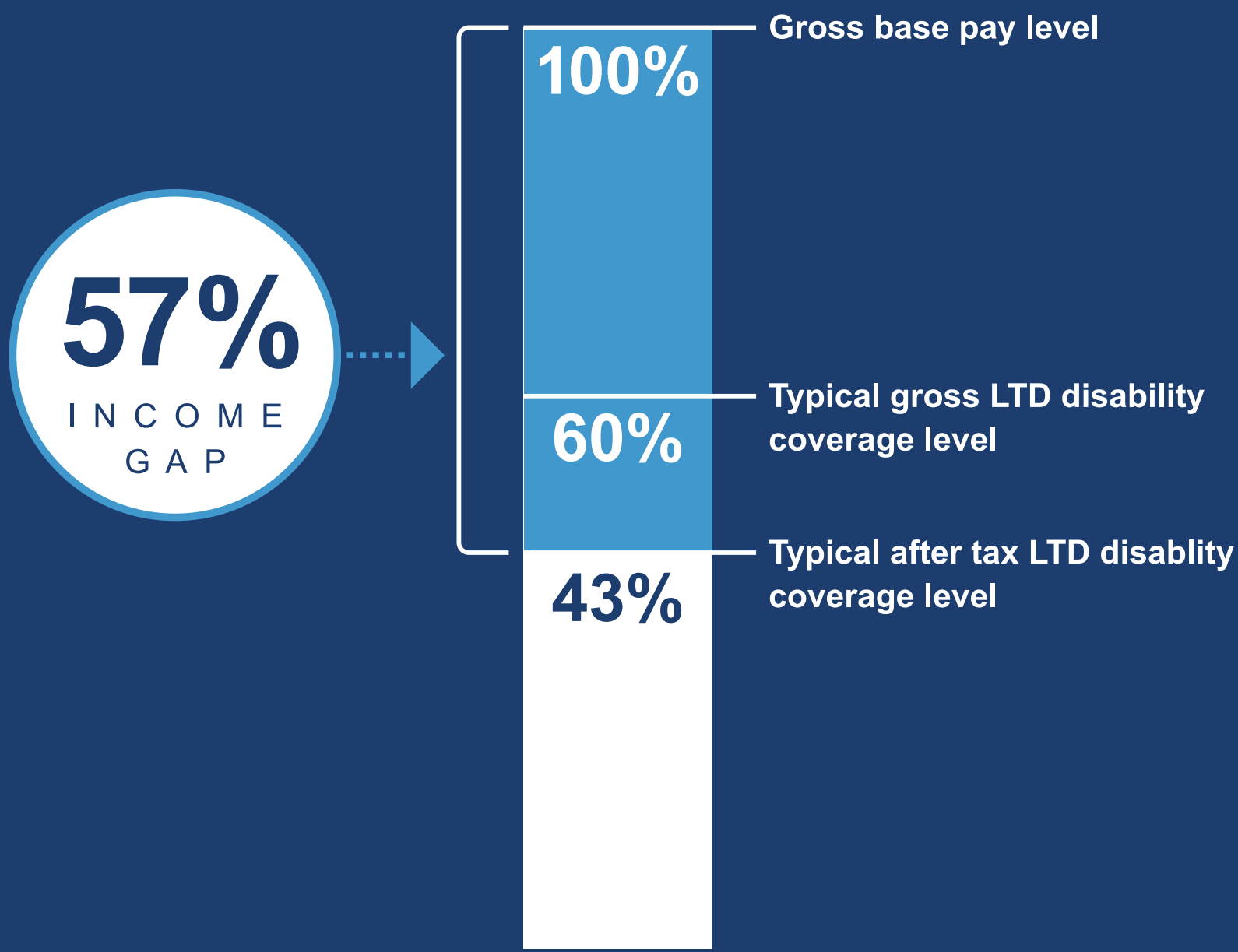
If you earn base pay plus bonus and/or commission, you may be left with an after-tax income of just 28%!



Use an individual disability insurance plan to fill the income gap!

Base Pay Only

If you earn base pay only, you may be left with an after-tax income of just 43%!



Use an individual disability insurance plan to fill the income gap!



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