

How disability income insurance can protect your retirement income

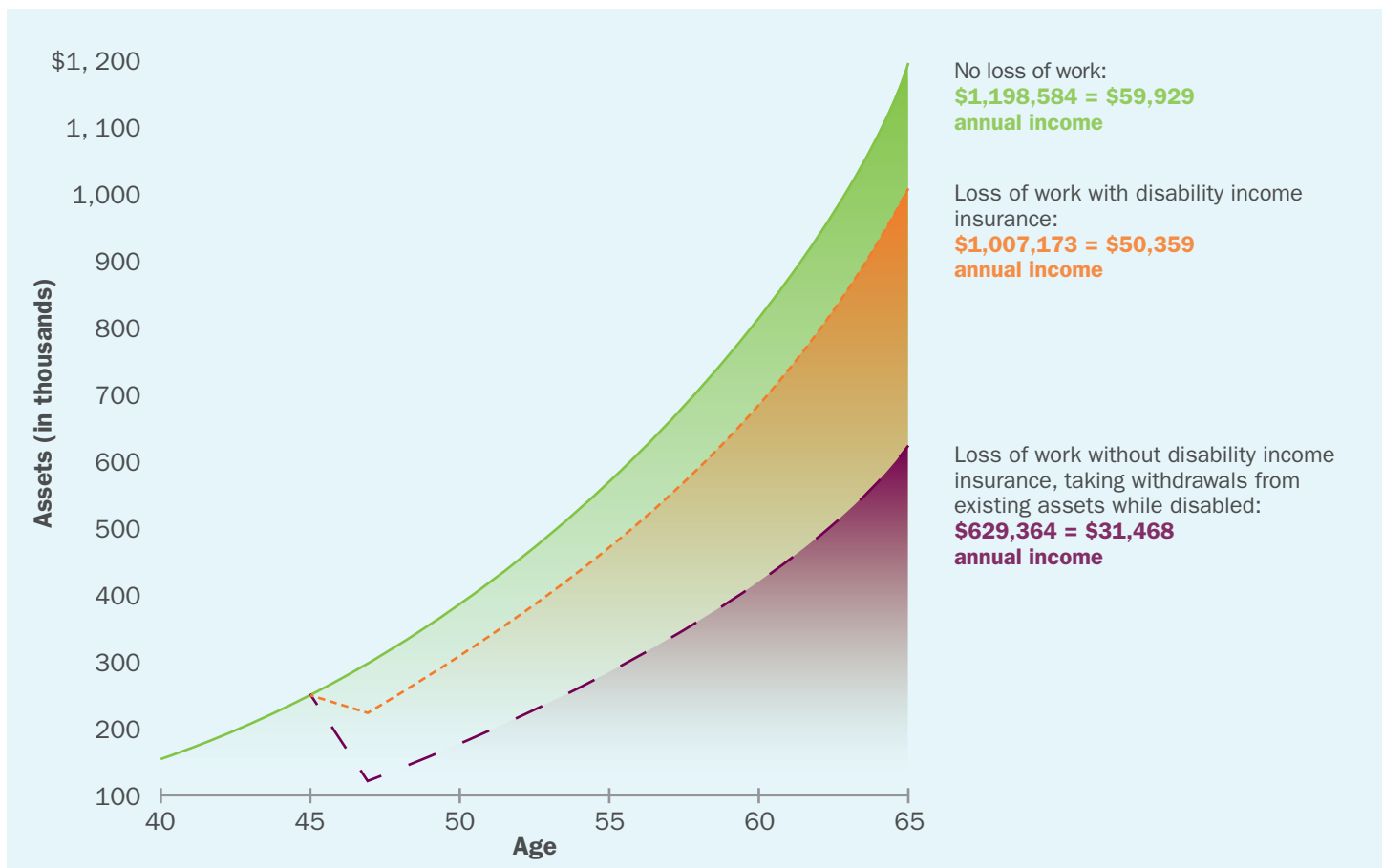


An interruption in income due to illness or injury can be devastating – even for your retirement. See how disability income insurance can help protect your retirement income.

The chart below shows the impact having—or not having—disability income insurance has on projected retirement assets and income. It assumes a 65-year old male who at age 40:

- Earns \$85,000 annual income
- Has \$150,000 in qualified plan assets
- Has \$15,000 in cash reserves
- Becomes ill at age 45 and is unable to work for two years

The disability income insurance difference on retirement income



This is a hypothetical example for illustrative purposes only. Age 40 scenario assumes \$7,000 in annual contributions to qualified plan assets (except during the two year disability); a 7% growth rate on qualified plan assets; a 3% growth rate on cash reserves; and he resumed his job after two years at the same salary.

Retirement income over 20 years

Without insurance	With insurance
\$629,364	\$1,007,173
The disability income protection difference:	
\$377,809	

While none of the following concerns were factored into this example, your financial advisor and other professionals can help you determine which, if any, might be applicable to your situation:

- Medical costs
- Interest charges on the borrowed money
- Tax rate changes
- Inflation
- The ability to return to full-time work
- A re-occurrence of the disability
- Access to your retirement plan

Ask your financial advisor today how you can help protect your retirement income through disability income insurance.



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Before you purchase disability insurance, be sure to ask your advisor about the policy's features, benefits and fees, and whether it is appropriate for you, based upon your financial situation and objectives.

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