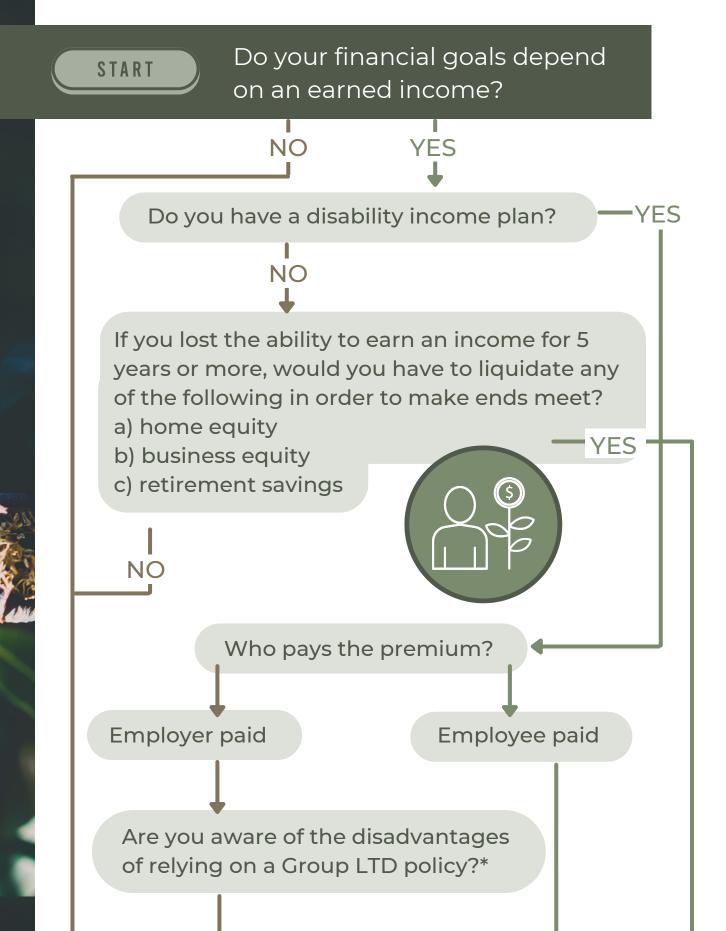
## YETW RTH insurance solutions DO YOU NEED DISABILITY INSURANCE?



And does this plan cover at least 60% of your salary, bonus, incentive compensation, and stock options (net of taxes)?

Wow, congrats! Sounds like you don't need income coverage.

YES

Sounds like you are a candidate for income protection through a DI policy.

NO

Downfalls of Group Long-Term Disability Insurance:

- 1. Typically capped to 60% of salary only—not commissions, incentives, bonuses, or stock options.
- 2. Benefits are fully taxable since most employers earn tax savings if they deduct your premium.
- 3. Benefits may be offset by "other income" like those mentioned above, or even outside income.
- 4. You might have to be unable to do "any occupation" in order to continue receiving benefits after 2 years.
- 5. You lose the coverage if you are fired.
- 6. You lose the coverage if your employer decides to cancel the policy.
- 7. You lose the coverage if you start your own business or go somewhere else.

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