

Compare the coverage

These charts show how much more income protection highly compensated employees can receive when individual Disability Income (DI) insurance is added to a group long-term disability (LTD) insurance offering.

Without individual DI insurance

Title	Annual base salary	Annual bonus	Total annual compensation	Group LTD* monthly benefit	Individual DI monthly benefit	Percentage of salary replaced
CEO	\$200,000	\$150,000	\$350,000	\$10,000	\$0	34%
Sr. VP	\$175,000	\$100,000	\$275,000	\$8,750	\$0	38%
VP	\$100,000	\$75,000	\$175,000	\$5,000	\$0	34%
Manager	\$75,000	\$50,000	\$125,000	\$3,750	\$0	36%
Manager	\$50,000	\$25,000	\$75,000	\$2,500	\$0	40%

With individual DI insurance

Title	Annual base salary	Annual bonus	Total annual compensation	Group LTD* monthly benefit	Individual DI monthly benefit	Percentage of salary replaced
CEO	\$200,000	\$150,000	\$350,000	\$10,000	\$11,875	75%
Sr. VP	\$175,000	\$100,000	\$275,000	\$8,750	\$8,425	75%
VP	\$100,000	\$75,000	\$175,000	\$5,000	\$6,000	75%
Manager	\$75,000	\$50,000	\$125,000	\$3,750	\$4,050	75%
Manager	\$50,000	\$25,000	\$75,000	\$2,500	\$2,175	75%

* 60% of base salary up to \$10,000 a month in benefits, 90-day elimination period, to age 65 benefit period, taxable, integrated with Social Security. These examples are for illustrative purposes only.

 Let's connect

Contact your local representative.



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This is an overview of the benefits of disability insurance, but there are limitations and exclusions. The examples are provided for illustrative purposes only. Actual benefits will vary. For costs and coverage details contact your Principal representative. ICC22-800-IDI

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