



Protect Your Paycheck

DISABILITY COVERAGE MATTERS

Safeguard your income today and tomorrow. Learn how disability coverage protects your paycheck now and how tax-efficient strategies can help stretch your retirement dollars.

PAID WEEKLY

Short-Term DISABILITY (STD)

- **Replaces part of your paycheck** if you're **temporarily** unable to work due to a *non-work-related illness, injury, pregnancy, or surgery.*
- **Benefits begin after the plan's elimination period** is met, *which counts toward the maximum benefit duration.*
- **Some policies include pre-existing condition limitations,** *which may affect coverage for conditions you already knew about or were being treated for.*
- **Approval is based on medical documentation** showing you cannot perform your job duties—*not just a doctor's note.*

PAID MONTHLY

Long-Term DISABILITY (LTD)

- **Provides income protection** if you're unable to work *for an extended period* due to a serious illness or injury.
- **Benefits require ongoing medical certification** and may shift from an "own occupation" to an "any occupation" definition over time.
- **Helps support long-term financial stability** when recovery takes longer than expected.

Why IT MATTERS

- **1 in 4 workers** will face a disability *before age 65.*
- **Without coverage,** *you'll likely drain your savings or retirement funds.*

If **you** are paying premiums (after-tax), the benefits are

If **your employer** is paying premiums (pre-tax), the benefits are

TAX TIPS

TAX-FREE

TAXABLE



TAKE THE NEXT STEP

For strategies to make your retirement dollars go farther, scan the QR code and read "Tax Efficiency in Retirement."

<https://www.wealth.truenorthcompanies.com/resource-center/retirement/tax-efficiency-in-retirement>



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