



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

TAX-FREE

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

TAXABLE

TAX TIPS



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>



This publication has been prepared by TrueNorth Companies, L.C. and is intended for informational purposes only. Transmission of this publication is not intended to create, and receipt does not constitute, a client relationship with TrueNorth Companies, L.C. This publication does not constitute any type of representation or warranty, and does not constitute, and should not be relied upon as, legal or medical advice. This publication is not a contract and does not amend, modify or change any insurance policy you may have with an insurance carrier. © 2026 TrueNorth Companies, L.C. All rights reserved. | Sources: irs.gov, [wealth.truenorthcompanies.com](https://www.wealth.truenorthcompanies.com)

BROUGHT TO YOU BY:

