



Protecting your top talent with Individual Disability Insurance (IDI)



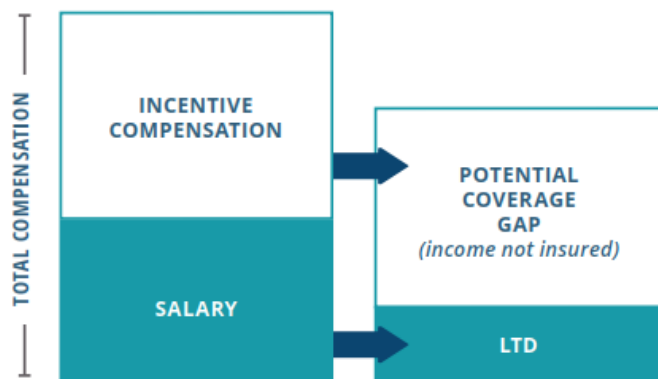
Your key employees stand out from the typical work force. It is only natural that their benefits do the same.

In today's competitive business environment, supplemental individual disability insurance (IDI) has become essential coverage for top talent. While traditional long term disability insurance provides sufficient income replacement for most of your employees, it might not meet all the needs of the unique financial situations of highly compensated employees.

Answer these questions to determine whether this coverage is important for your workforce and company's benefits plan:

Do some of your employees rely heavily on bonuses, commission, K-1 earning or other incentive income?

A long term disability plan designed for most workers does not typically cover those forms of income, but individual disability insurance does. This can make a great deal of difference if illness or injury keep the employee from working for several months.



Supplemental IDI can help close the potential coverage gaps your key employees may face under typical group LTD plans.

Unum is the leading provider of group disability and individual disability benefits in the U.S.¹

- 98% of Unum IDI claimants surveyed are satisfied that their Unum contact was courteous and respectful.²
- In 2021, Unum had 32% of the new sales market share.³

Could your high wage earners maintain their standard of living on 50% or less of their income?

Individual disability insurance (IDI) can help fill the gaps of employer paid long term disability where there's a maximum monthly benefit limit and/or benefits are taxed as income.

For example, if your plan's monthly maximum coverage of base salary is \$10,000, an employee whose total compensation was \$240,000 (salary plus bonus or commissions) would suddenly have to adjust to the equivalent of \$120,000 a year salary. Individual coverage can bring that income level up to 75%.

The tax bite for highly compensated employees

Salary	Bonus/ Commission	Total Compensation	Group LTD Benefit	Total Income Replacement	Total Income Replacement After Tax*
\$100,000	\$20,000	\$120,000	\$5,000	50%	36%
\$150,000	\$30,000	\$180,000	\$7,500	50%	36%
\$200,000	\$40,000	\$240,000	\$10,000	50%	36%
\$250,000	\$50,000	\$300,000	\$10,000	40%	29%
\$300,000	\$60,000	\$360,000	\$10,000	33%	24%

* Assumes 28% tax rate.

Does your benefits plan include coverage that attracts and retains the top talent available?

Despite the nation's job losses, most employers report a difficult time finding – and retaining – talented workers with the critical skills essential to their success. Offering IDI is appealing to workers who have more to lose if their income is disrupted by an illness or injury.



Talk to your Unum IDI Representative to learn more!

Unum IDI can be a great fit for businesses with employees who earn more than \$75,000 annually and who have earnings that exceed the coverage available through their group long term disability (LTD) insurance.

- A guaranteed level of coverage can be offered to all key employees. Benefits may be subject to a pre-existing condition provision.
- Portable – the policy is individually owned and can be taken with the employee if they leave the company.
- Up to 100% coverage for catastrophic disabilities.
- Return-to-work benefits.
- Level and fixed premiums.

Better benefits at work.™

1 LIMRA, "U.S. Group Disability Insurance Annual Sales and Inforce" (2020)

2 Market Decisions, "2018 Unum Individual Disability Claimant Satisfaction Survey," 2019.

3 LIMRA, 2Q21, YTD U.S. Total Multilife IDI Income Issues, August 2021.

NOT FOR US IN NEW MEXICO.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Applicable to policy forms 675, 850 and 851.

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These policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for 850 is 61% and for the 851 policy is 60%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

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