

Protecting Your Biggest Asset

Supplemental Individual Disability Insurance (IDI)



Did you know?

Some highly compensated individuals are **financially vulnerable** to low group benefit maximums



How it Works

IDI provides additional monthly benefits layered on top of your group long term disability (LTD) benefits

- Provided on a Guaranteed Standard Issue basis with **potential tax free benefits** and **minimal underwriting**
- **Protects owners and employee's income** in the event of a disability

IDI can eliminate or significantly reduce the under-insurance element in many Long Term Disability programs without negatively affecting group rates

What are you waiting for?

There's no better time than today to see how you can protect your most valuable employees. Give us a call to see how The Partners Group can help design a plan that best fits you and your company.

Employer Options

Create Awareness

Provide plan design overview that illustrates income replacement and key benefit features

Create Solutions

Employer Paid Options

- Modify LTD plan design to mitigate problems
- Supplement LTD plan with individual disability coverage

Employee Paid Options

- Voluntary individual disability plan offering via payroll

Customization

- Catastrophic disability benefits
- Serious illness benefit
- Guaranteed coverage increase
- Base plans with voluntary buy-ups



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