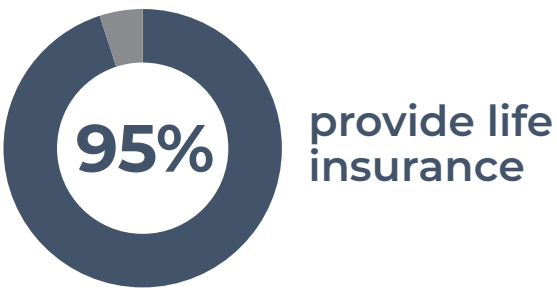


Life & Disability

Life and disability insurance play a crucial role in safeguarding employees' financial well-being and providing peace of mind.

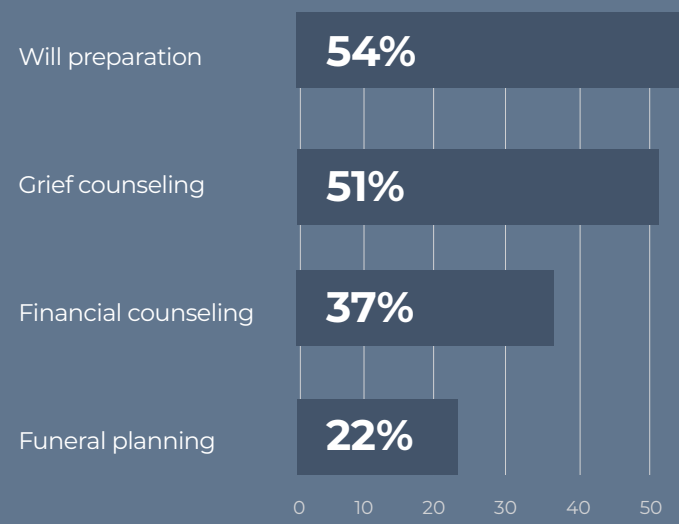
Life Insurance



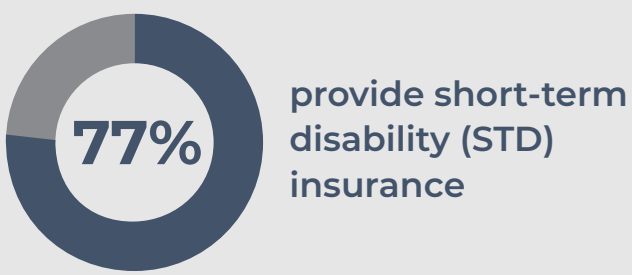
Most Common Basic Life Insurance Amount:

- 1**
1x annual salary
- 2**
Flat \$50,000
- 3**
2x annual salary

Top Plan Enhancements

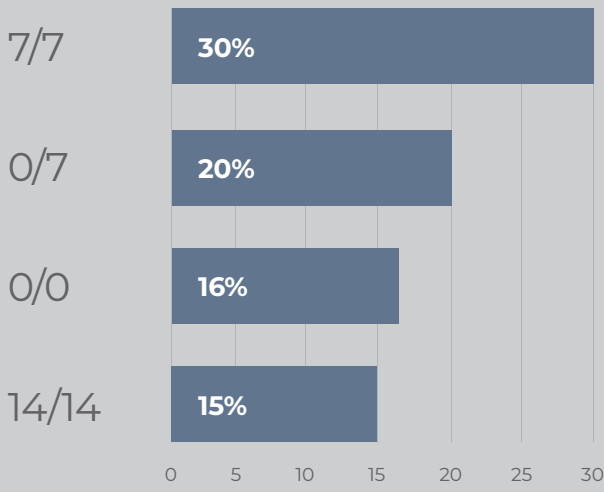


Short-Term Disability



60% is the most common income replacement percentage

Popular Elimination Periods (Accident/Sickness)

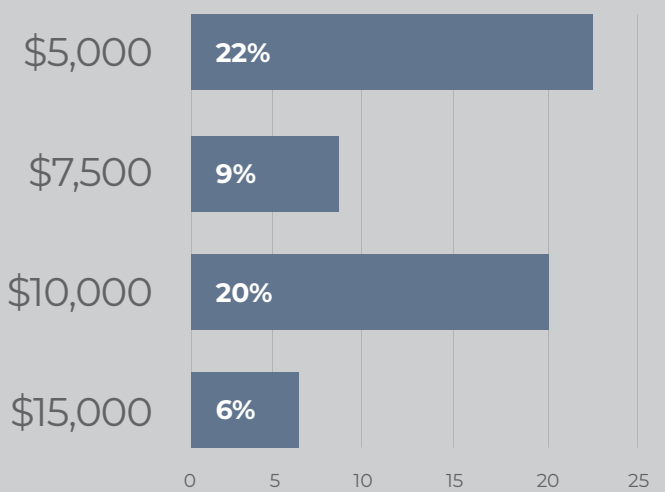


Long-Term Disability

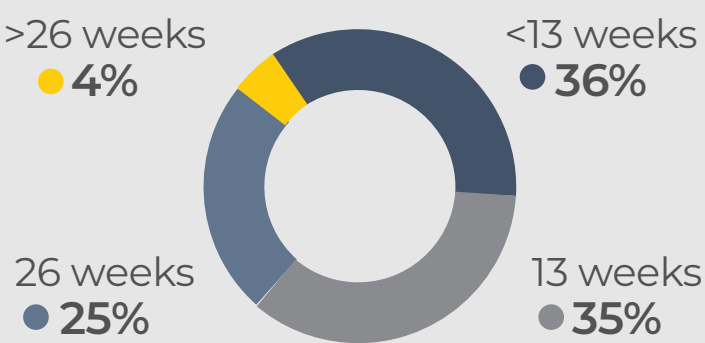


60% is the most common percentage of salary covered

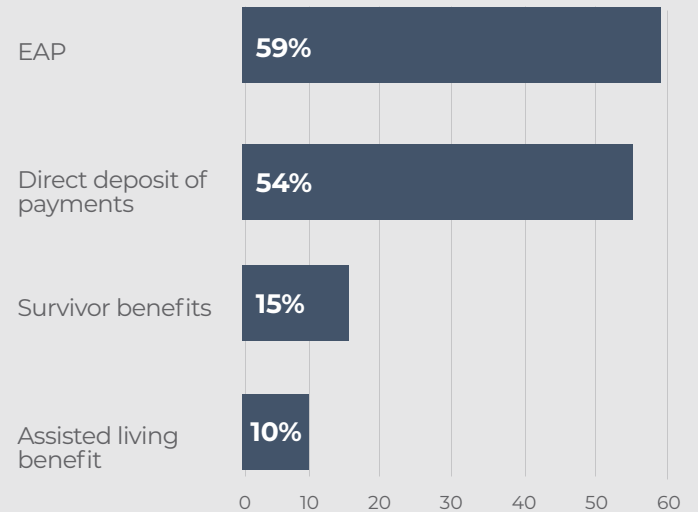
Common Monthly Maximum Benefit Amounts



Duration of Benefits



Top Plan Enhancements



Promoting the Plans

Life, LTD, and STD benefits are often afterthoughts during annual enrollment, and we found employers promoted them significantly less than other core benefits. While these plans are not often accessed, when needed, they can be extremely valuable in protecting employees' assets. Ensuring employees understand their importance can improve financial security and peace of mind.