



Additional Protection

Progressive Income Benefit

Protection for a Growing Need

It is an unfortunate statistic that 3 out of every 10 Americans entering the work force today will experience a disability prior to retirement.¹ For many of those struck with a disability, they will face the financial strain of extended hospitalization, in-home care and/or rehabilitation. In fact, approximately 1.7 million Americans aged 18-65, currently suffer from a disability that includes the loss of one or more Activities of Daily Living (ADLs).² With more than half (56%) of U.S. adults admitting they would be unable to pay their bills if they became disabled and could not work for a year or longer³ it's easy to see the dire financial impact a serious disability can cause.

In response to this need, true group LTD policies from Lincoln Financial now include a 10% Progressive Income Benefit that is triggered when an insured suffers a cognitive impairment (as defined in the policy) or the loss of two or more ADLs. The example below illustrates the advantages of this additional benefit.

Using 60% as the base benefit amount, a qualifying disability triggers the 10% Progressive Income Benefit increasing coverage from 60% to 70% (60 +10). This additional 10% benefit is not reduced by income from other sources. Additional amounts may be purchased to raise the benefit

amount up to 100% of the insured's pre-disability income.

Qualifying Events

There are six Activities of Daily Living, bathing, dressing, using the restroom, transferring (to and from bed, chair, or wheelchair), continence, and eating. An insured unable to perform two or more of these activities is eligible to receive the Progressive Income Benefit increase. If an insured suffers a temporary or permanent loss of cognitive or intellectual capacity due to a covered disability he or she would also qualify for the Progressive Income Benefit.

Go with the Best

Lincoln Financial's portfolio of life, STD, LTD, dental and voluntary insurance, along with value-added services, offers employers a full suite of employee benefit choices. Our world-class customer service and support makes Lincoln Financial the obvious choice for group insurance benefits.

For more information or a quote, contact your local Lincoln Financial Group representative or call (800) 423-2765.

¹Social Security Administration Fact Sheet, 2007

²Department of Health and Human Services, January 2008

³National Association of Insurance Commissioners, March 2007

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