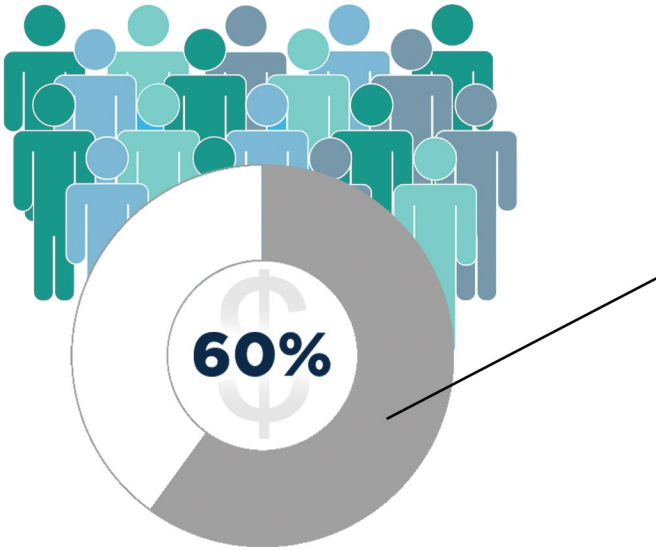


# The Income Protection Gap Solution

## Group LTD



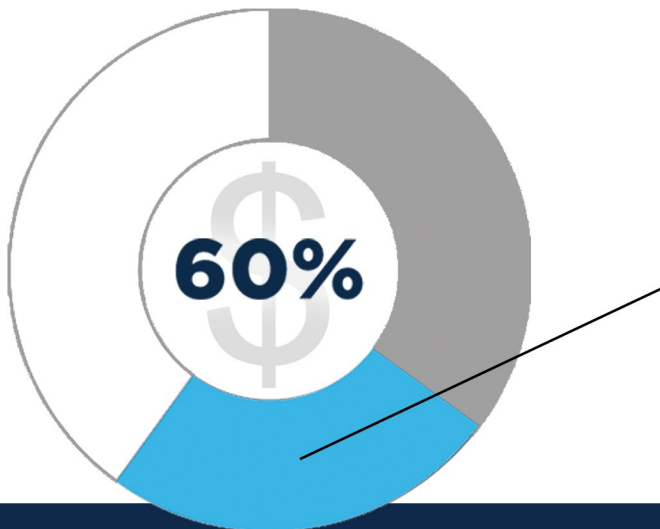
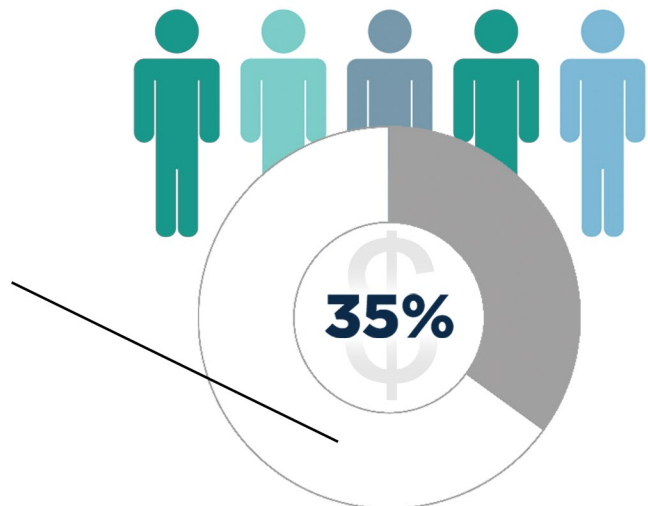
## THE COVERAGE

Group LTD is a cost-effective way to provide a basic income protection benefit to the masses with the most common plan design covering 60% of income. These plans are a good foundation, but likely fall short in providing income protection needed by your high-earning clientele.

## THE GAP

Limitations and benefit caps built into group LTD plans limit the benefits available to owners, executives and highly-compensated employees, often leaving them with far less than 60% of their income protected.

## High Income Earners



## THE SOLUTION

A supplemental Income Protection Plan from Truluma fills in the coverage gap created by group LTD plans.

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