



## RETIREMENT INCOME PROTECTION Group Long-Term Income Protection

You provide a retirement program to help your employees save for their future financial security. In the event one of your employees became ill or injured and unable to work, contributions to the plan usually stop - unless you have elected to place your disability coverage through the **HealthCare Benefit Trust**. The Retirement Income Protection (RIP) option is part of our group long-term disability income protection insurance plan.

This option provides special benefits for your employees who participate in your retirement plan. In addition to the regular long term disability benefit, which will help your employees meet their daily needs during a disability, the Retirement Income Protection option will provide a benefit payment for you to contribute into the company's retirement plan on behalf of your employees when they are disabled. These continued contributions to your retirement plan can help protect an employee's future financial security from the impact of a long term disability.

The Retirement Income Protection option provides for a monthly benefit amount three-percent (3%) of an employee's monthly earnings, up to a maximum of \$2500 per month. You can choose to increase this benefit percentage so that it fits your company's goals when the policy is purchased.

The Retirement Income Protection benefit is payable as long as the employee is eligible to receive the long term disability benefit as stated in the policy - for example, in some cases to normal Social Security retirement age.

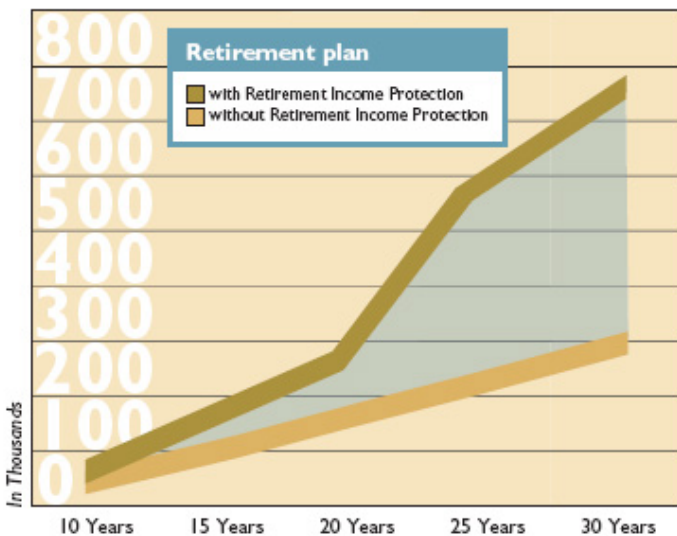
### Special Considerations

As an employer, you play a vital role in the administration of this benefit. Here are some important considerations you should discuss with your retirement plan service provider or attorney before deciding if this option is right for you.

- Check to see if your retirement plan needs to be amended to allow contributions for those employees (active or terminated) who are receiving long term disability benefit payments.
- You will need to review the contribution limits applicable to your plan under the Internal Revenue Code as well as your plan's discrimination rules and investment allocation process to be sure your plan will still comply with these laws should you deposit Retirement Income Protection benefit payments into your retirement plan.

### Regular contributions are essential for an employee's retirement account to meet projected growth levels at retirement age.

In the following hypothetical example a long term disability occurs during the tenth year of employment.



- Retirement Income Protection benefits will be payable to you, the employer, for deposit into your retirement plan. If your retirement plan cannot accept such payments you may deposit them into a Flexible Premium Deferred Annuity. Your LTD carrier will continue to make these benefit payments to you for as long as the individual remains eligible for disability benefits, even if they are no longer an employee of your company.
- With appropriate authorization from you and where necessary, your employee, we can deliver the Retirement Income Protection benefit directly to the retirement plan or the Flexible Premium Deferred annuity, easing your administrative responsibilities.

**The HealthCare Benefit Trust**  
**Bringing you an LTD plan that truly meets your employees' needs**