



FINSEC LIFE

Life & Disability

"Insured workers in the United States, born in 2000, face a 1 in 4 chance of becoming disabled between the age of 20 and 65." Social Security Administration 6-2020

Many organizations offer employees life and disability insurance plans. These plans, based on the employee's qualified pay, are a valued benefit and increase the financial security of working Americans.

Yet employer-provided plans do not factor in bonus pay, long-term incentives, or other components of Total Rewards. Benefits are based on only a portion of an executive's current compensation.

For companies, executive disability benefits can become part of a competitive benefits offering, increasing recruitment and retention. Plans can cover bonus compensation while transferring risk from the group long-term disability plan.

For highly compensated executives (HCEs), life and disability insurance plans are paid directly to named beneficiaries, creating both security and the freedom that comes with being able to fully care for yourself or your loved ones in the face of the unexpected.

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