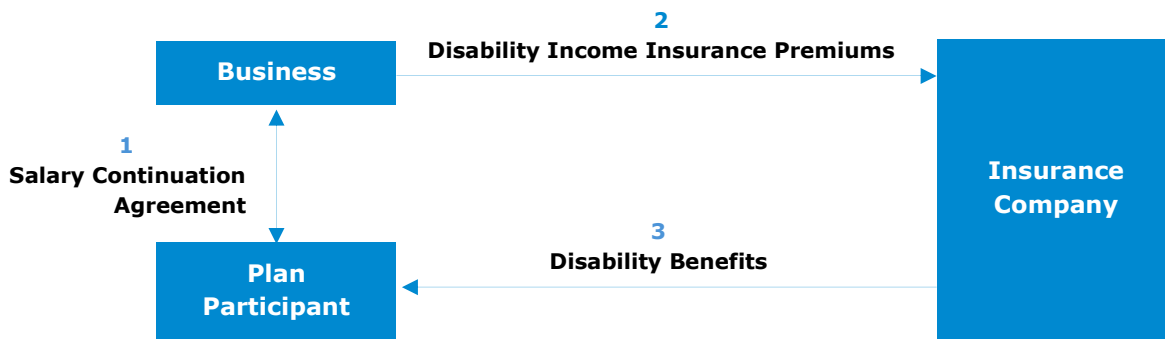


Insured Disability Salary Continuation Plan in Action

Here's how an insured disability salary continuation plan could work to protect your income and that of your key employees...



1. The business implements a salary continuation plan, which specifies who will be covered, the conditions that must be met for disability benefits to begin, and the amount, frequency and duration of those benefits.
2. The business purchases sufficient disability income insurance on each plan participant to provide the promised benefit. Alternatively, the business and plan participant can share the premium payments.
3. Disability benefits are paid by the insurance company to plan participants who become disabled, as defined in the policy.