



Critical Obligation Insurance

to help cover utilities, a car payment, tuition, etc.

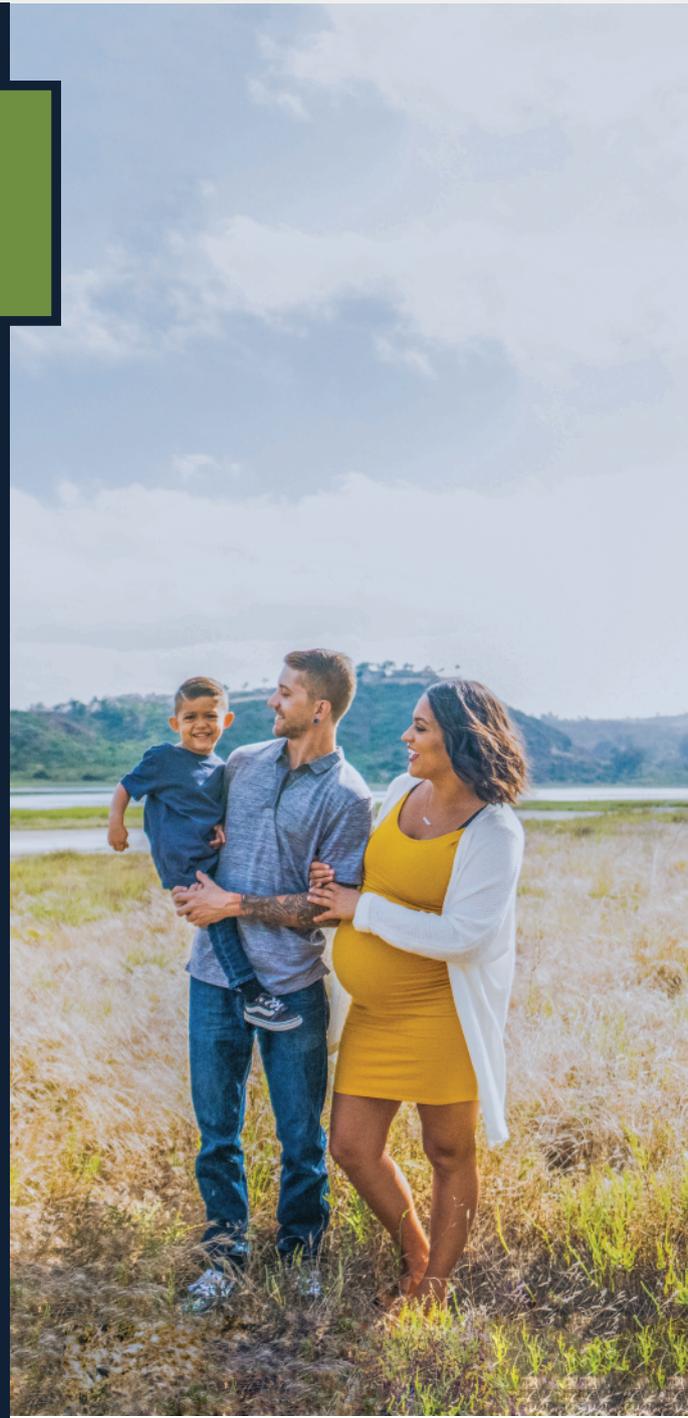
Disability »
Involuntary Unemployment »
Re-Employment »

for

» Employees
» Self-Employed
» Independent Contractors

Wage Protector®

- **Pays a benefit** — up to \$2,500 a month — to help you pay your important bills.
- **Provides flexibility** to use the benefits any way you choose, including to pay monthly insurance premiums, car loan or lease payments, groceries, medical expenses, utility bills, rent, or mortgage.
- **Helps you maintain the quality of life** you had before the financial hardship.





Why is Wage Protector® needed?

When paychecks take a hit . . . unemployment or disability insurance often won't be enough.

Wage Protector is the key to unlocking extra funds to help meet critical financial obligations.

Wage Protector is Three-in-One Coverage

Wage Protector is unique - it is a three-in-one voluntary supplemental policy. Benefits included are for disability, job loss, and re-employment when the insured earns less than under previous employment.

THE FACTS

There are **BIG** gaps in our employment safety net: Unemployment benefits, nationally on average, only pay \$356 per week*.



Fewer than 40% of Americans get disability insurance through their employers*, and for those who are covered, a 6-month waiting period is often required before insurance kicks in.



Unemployment and disability benefits may be taxed as regular income!

The result often is real — and unexpected - economic hardship for many families. Wage Protector is specially designed as a short-term bridge providing supplementary funds to help fill the gaps.



Disability

due to illness or injury

The bills, of course, don't stop. Wage Protector provides additional income while recovering - in addition to any other disability insurance available.



Job Loss

involuntary unemployment

Not everyone gets a comprehensive severance package - Wage Protector helps make sure that important financial responsibilities can be met when incomes are disrupted by involuntary job loss.



Re-employment

at a lower income

All too often today, it is necessary to take a pay cut to get a new job. Wage Protector's exclusive SALARYGAP® benefit helps bridge the financial gap.

Disclosure: This is a brief description of the Disability Policy with protection for Involuntary Unemployment and Salary Gap underwritten by Benchmark Insurance Company under form number SG DI 001 0619. Terms and conditions may vary by state. Not available in all states. Please keep this material as a reference and read the policy for specific coverage, limitation and exclusion details. For more information on terms, limitations and exclusions, please go to WageProtector.com.

*Please visit our website to view source information.

Wage Protector® and SALARYGAP® are registered trademarks. The use of trademarks without the express prior written consent by SALARYGAP Partners, LLC is strictly prohibited.

B2CFLY01 - 0420

